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The housing question
in
SWEDEN

By order of
THE SWEDISH GOVERNMENT
Published by the
SWEDISH DELEGATION AT THE
INTERALLIED
HOUSING AND TOWN PLANNING
CONGRESS

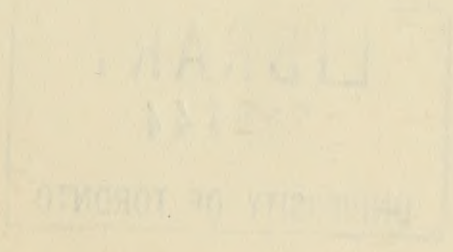
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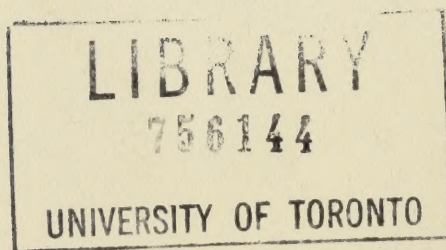
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THE HOUSING QUESTION IN S W E D E N ,

BY ORDER OF THE SWEDISH GOVERNMENT EDITED BY THE
SWEDISH DELEGATION AT THE INTER-ALLIED
HOUSING AND TOWN PLANNING CONGRESS
IN LONDON JUNE 1920

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STOCKHOLM 1920

KUNGL. BOKTRYCKERIET. P. A. NORSTEDT & SÖNER

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THE SWEDISH DELEGATION
AT THE INTER-ALLIED HOUSING AND TOWN PLANNING
CONGRESS, LONDON, JUNE 1920.

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GÖSTA GÖTHLIN
KERSTIN HESSELGREN
K. G. HÖK
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BERTIL NYSTRÖM
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Delegate appointed by the Swedish Association of Municipal Corporations:

HELGE LINDHOLM

Delegates appointed by the City of Stockholm:

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ANNA LINDHAGEN
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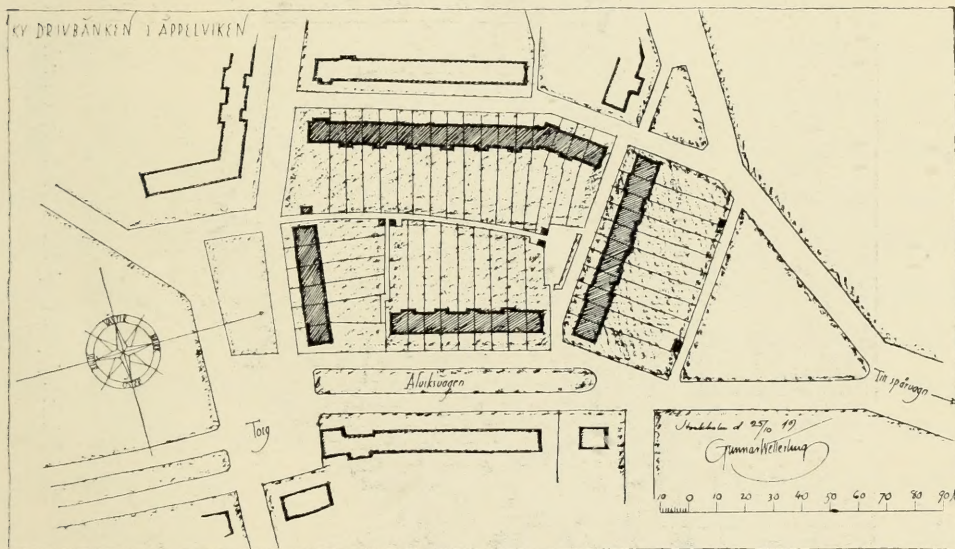
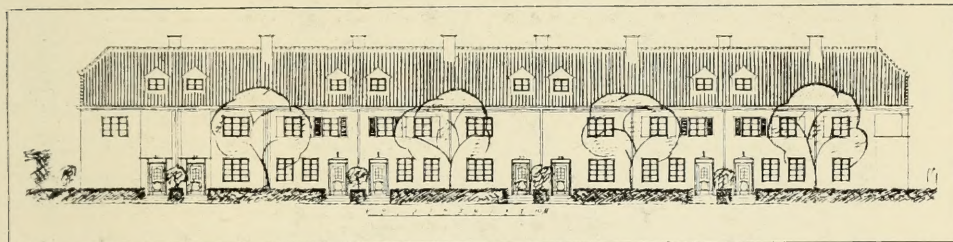
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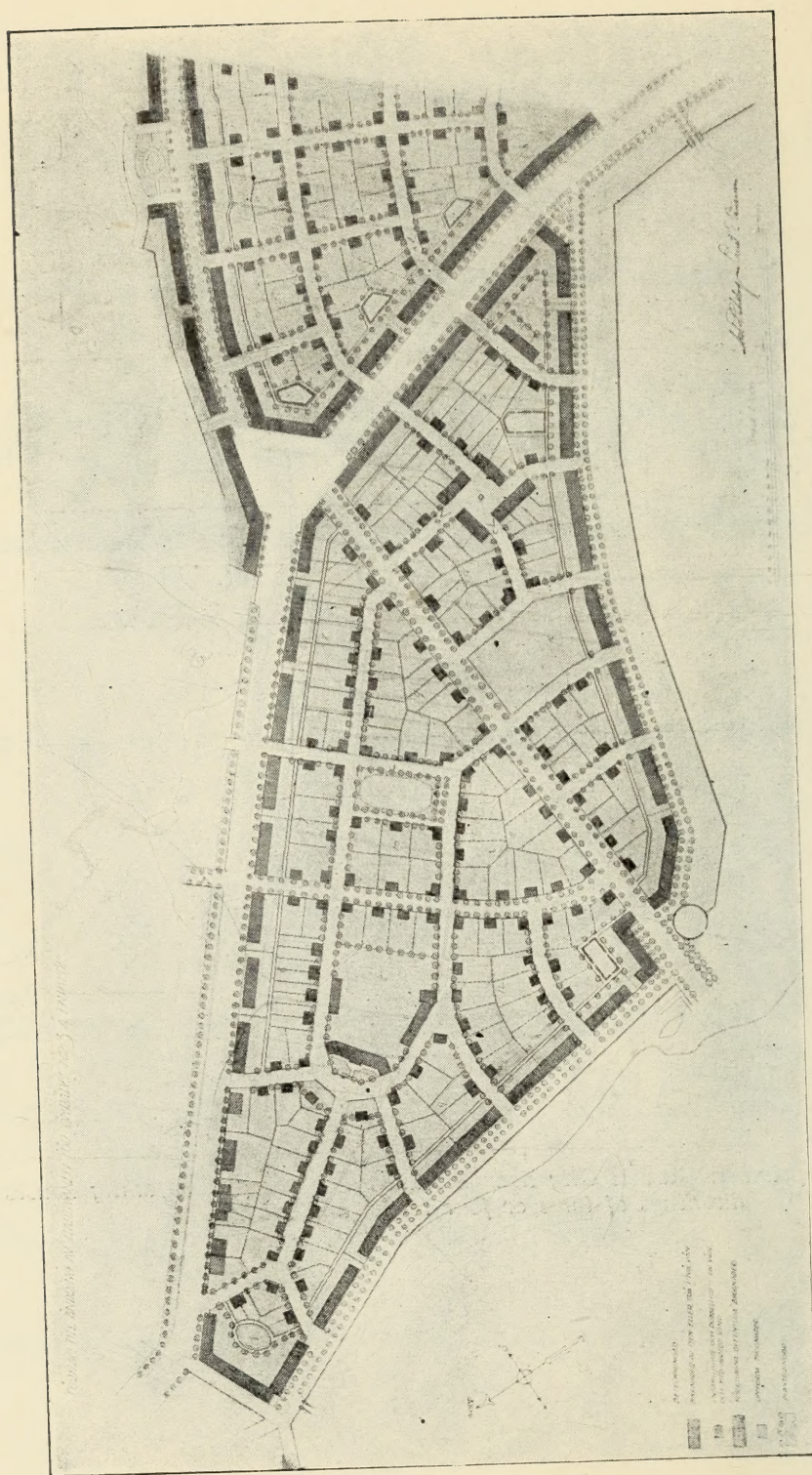
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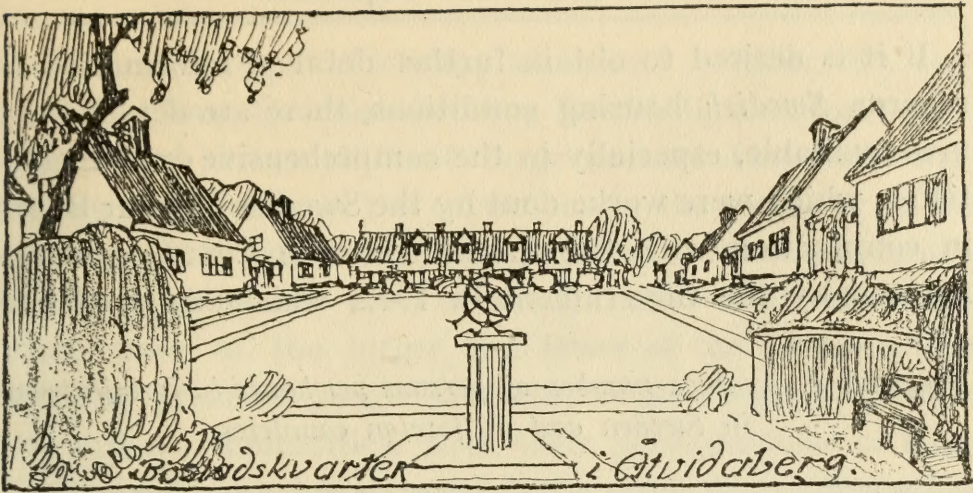
HANS O. ELLIOT



1. Äppelviken Garden City near Stockholm. Rows of one-family houses with dwellings of three or four rooms and kitchen.



2. Plan of part of the Enskede Garden City near Stockholm.



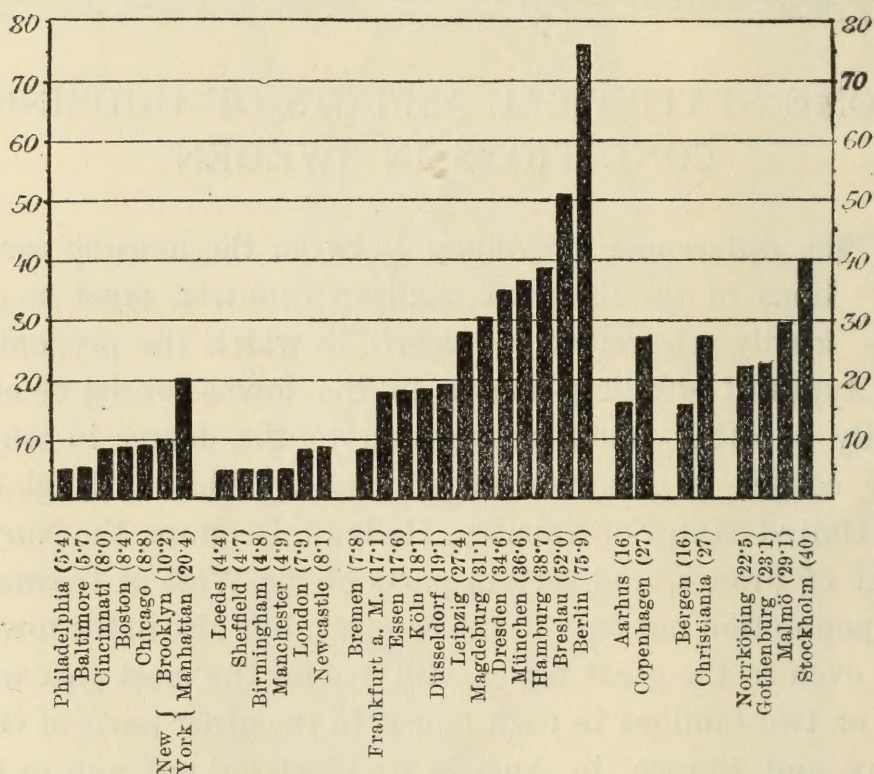
SOME STATISTICAL ASPECTS OF HOUSING CONDITIONS IN SWEDEN

The differences prevailing between the housing conditions of the different civilized countries must be primarily referred to the degree in which the predominant types of dwelling-houses in the towns consist of one-family or other small houses and to the degree in which they consist of great tenement houses. While in England, the United States of America, Holland, Belgium, the North-West of France, and certain parts of the West of Germany the population not only in the country, but also in the towns, and even in the great towns, still live for the most part with one or two families to each house, in the other parts of Germany and France, in Austria and Switzerland, and in the Scandinavian countries, the dwelling traditions of the urban population have been more and more broken by the fact that tenement houses of a more or less marked type have taken the place of the old type of burgess houses. A comprehensive view of the distinctive types of dwelling-house is obtained from the appended Diagram I, which shows concretely the average height of houses in certain Scandinavian, German, British and American cities.

The vignette: Enclosed place in a small industrial community.

If it is desired to obtain further detailed information as regards *Swedish* housing conditions, there are detailed figures available, especially in the comprehensive dwelling statistics which were worked out by the Swedish Labour Board in conjunction with the special Housing Commission appointed by the Government in 1912, which enquired into

Diagram I. Average number of persons per house in certain towns in Sweden and in foreign countries.



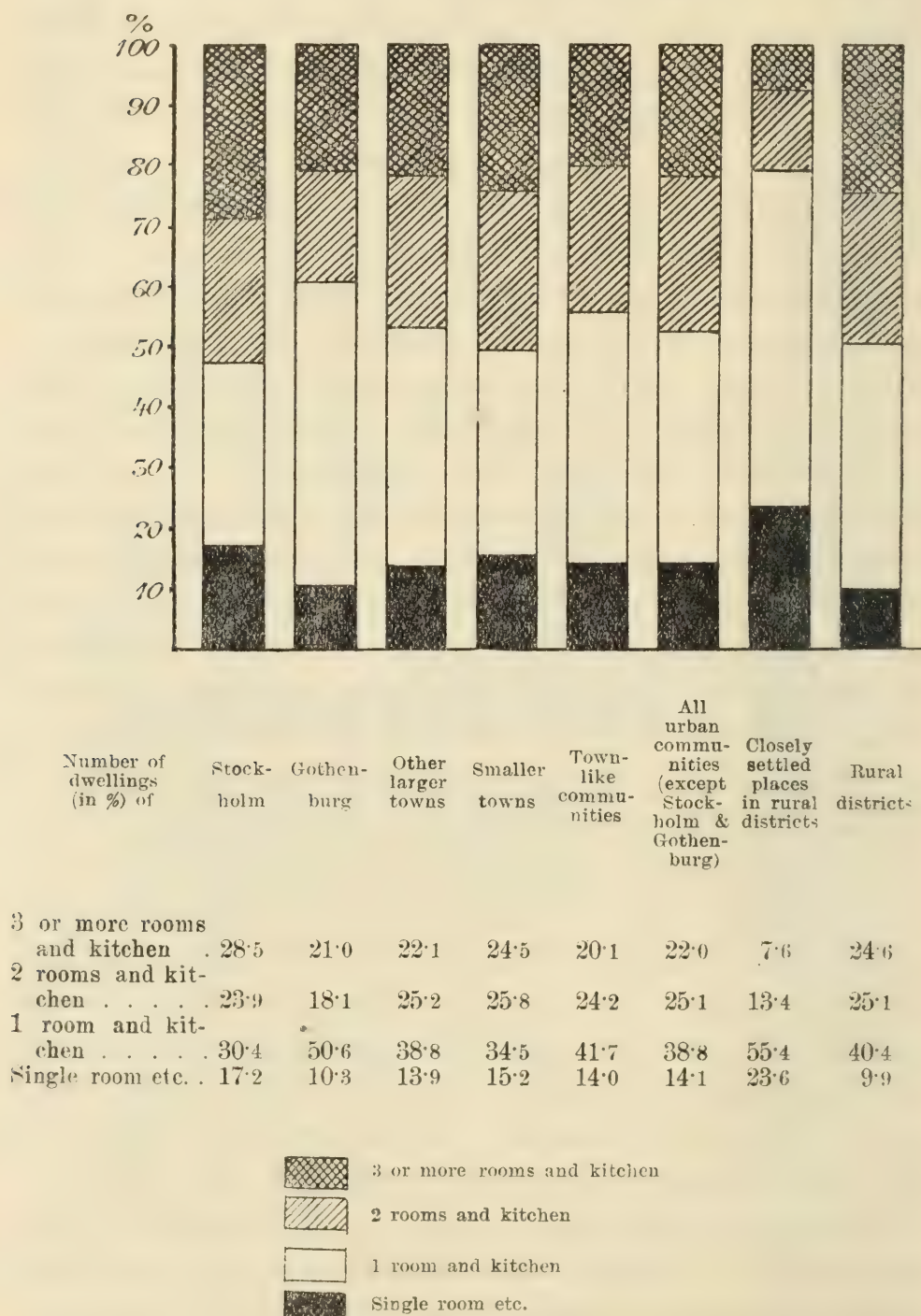
the conditions prevailing during the years immediately before the Great War, and from which the following data are taken.

A matter of great importance for housing conditions is the distribution of the dwellings among different *size-types*, a thing which is clearly illustrated by Diagram II with regard to certain places and groups of places. The figures there given — which deal not with *houses*, but with *dwellings* in the usual

Swedish meaning, that is to say tenements — differ very considerably from the corresponding British figures; but nevertheless they show a relatively large measure of internal unity, whether one looks at the conditions in the towns or in the country. It is true that the rural districts, where one-family houses predominate even in Sweden, have relatively somewhat more of the larger and fewer of the very smallest dwelling premises (single kitchens, single rooms etc.) than the urban communities, with their predominance of large tenement houses; but as regards the types of dwellings that are of decisive importance for the bulk of the population — that is to say, those of one or two rooms and kitchen — the comparative figures coincide almost completely, inasmuch as they form 40 % and 25 % respectively of the whole. If one looks at the special local groups, the fact that closely settled places in country districts are predominantly communities of workmen involves a very high percentage for the dwelling premises of the smaller sizes. Tenements consisting of one room and kitchen are extremely numerous in Gothenburg, where more than half of the total number of dwellings fall in this group, while the medium-sized and smaller towns are distinguished by the possession of relatively many dwellings containing two rooms and kitchen, and the capital itself is distinguished by the possession of a considerable number of larger flats. If the country be divided on a geographical basis, it is found that the average number of rooms per dwelling is larger in the South than in the North, where — partly owing to tradition and partly out of considerations of warmth — small dwellings consist as a rule of one single room, with or without a special kitchen.

If therefore, with regard to average dwelling-space, Sweden exhibits a certain degree of inferiority in comparison with England, for instance, it must nevertheless be pointed out that this inferiority is substantially diminished if we

Diagram II. Dwellings in urban communities and in country districts, arranged according to different types of size.



ILLUSTRATIONS-
RITNING TILL FÖR-
SÄTTET FÖR BYGGNADSTOMTERNA
STADSDELEN KUNGLA
UTGÖRANDE DELAR
MÄJORNAS 1sta OCH 5

GÖTEBORGS

Uppgjord för 1915 av
Sverre Krieger
F. H. Hultberg

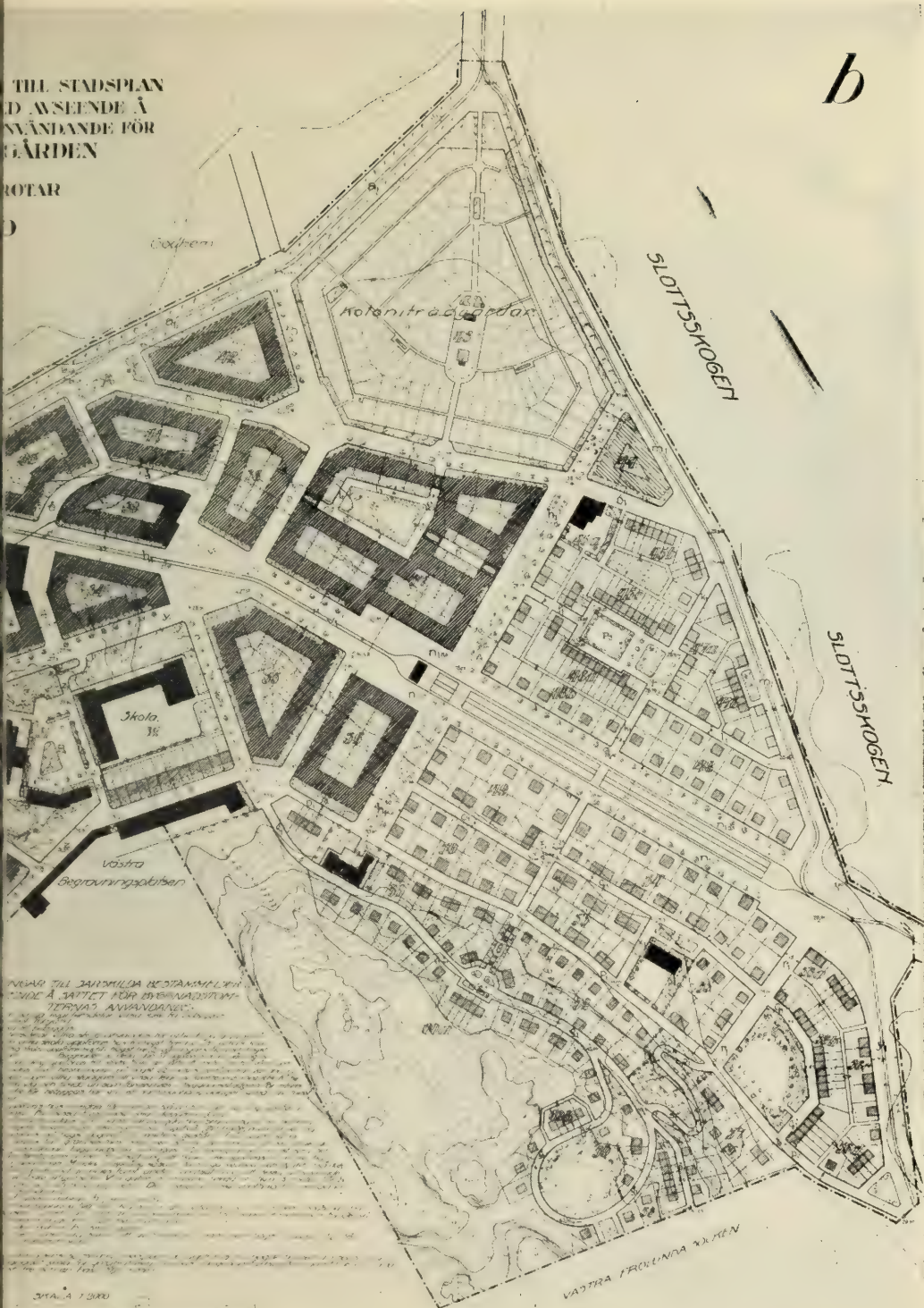


3. Part of the plan of Kungsladugård district at Gothenburg. The south-western rows; the western part to be the centre of buildings for public purposes and built there is an area r

TILL STADSPLAN
D ÅSEENDE Å
SVÄNDBÄNDE FÖR
GÄRDEN

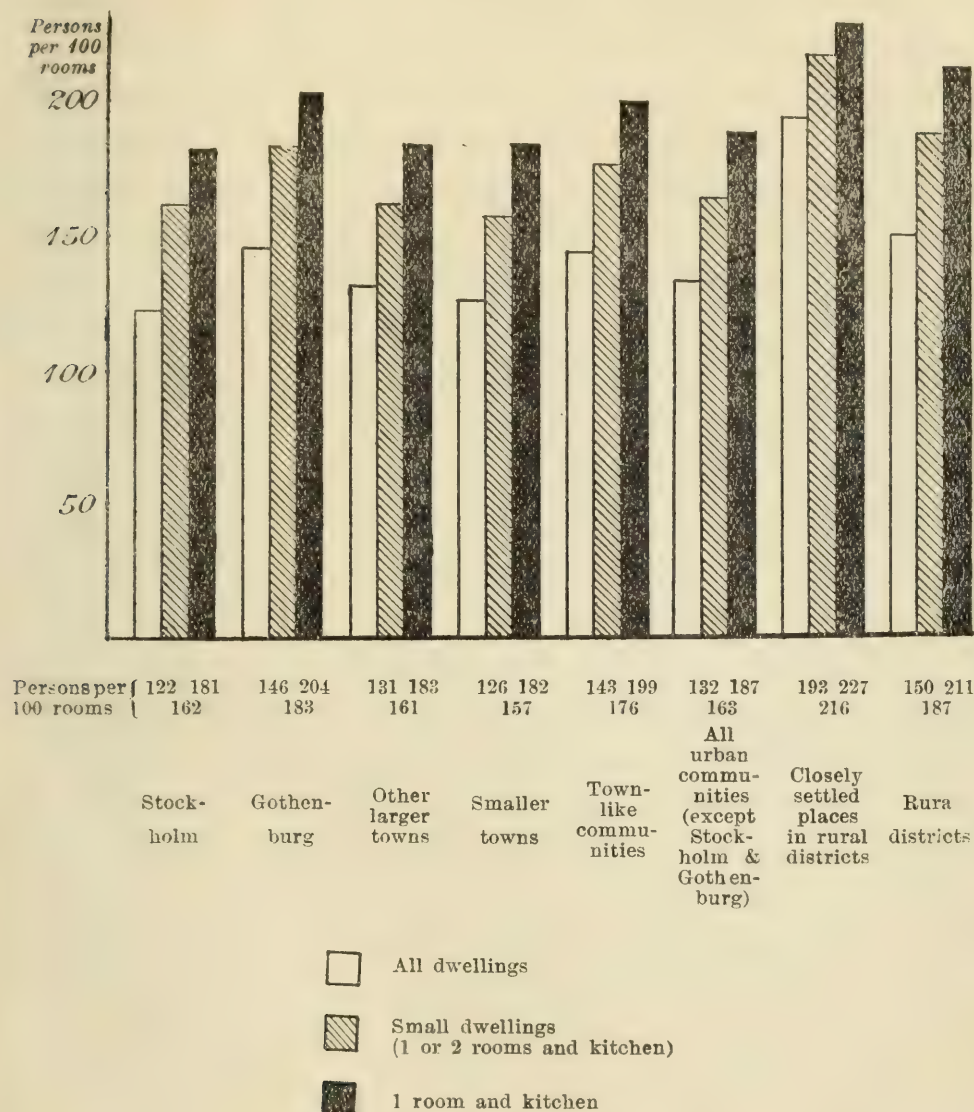
ROTAR

D



rt of the area is intended for one-family houses, either detached, semi-detached, or in
is intended for both business and dwelling purposes; and in the north eastern part
ed for allotments.

Diagram III. Ratio of persons per room in urban and in rural districts.



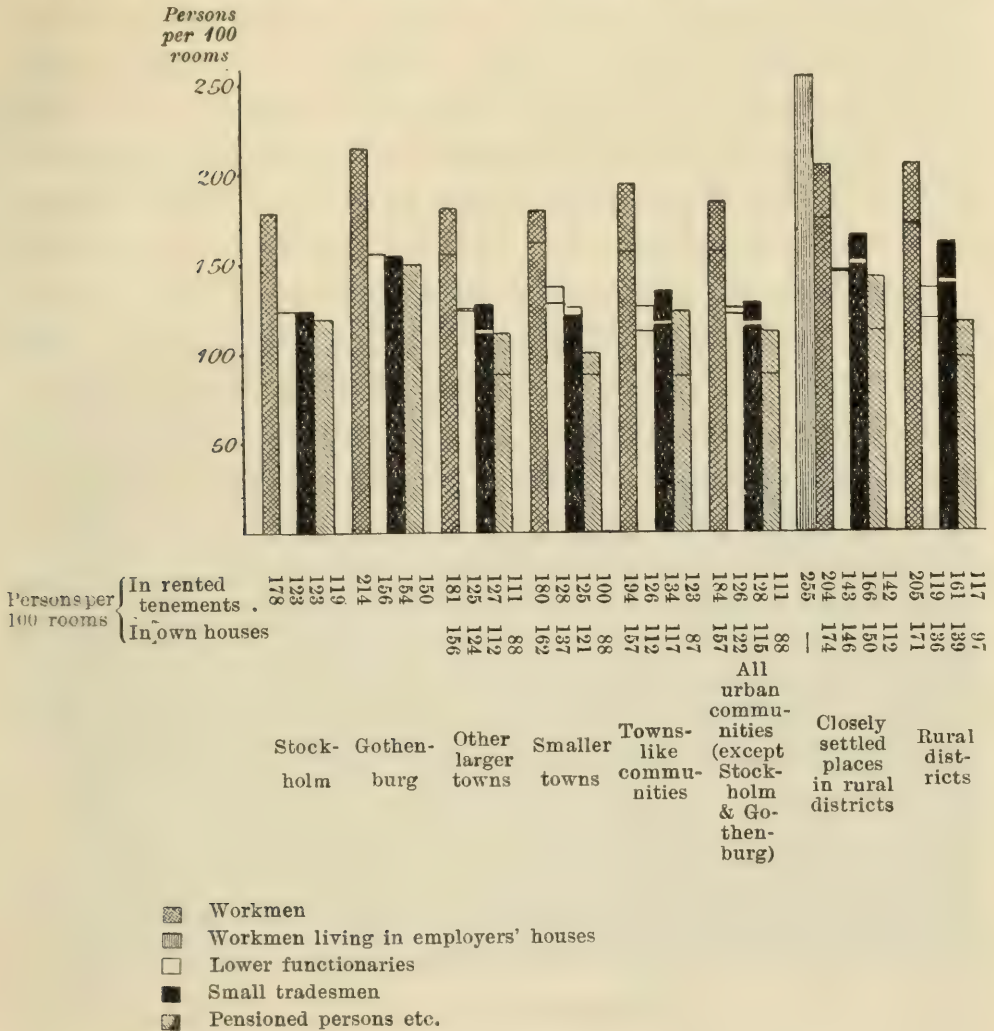
judge the size of normal working-class dwellings not by the *number of rooms* but by their *dimensions*. The Swedish working-class desires the largest possible rooms, and, to judge by investigations in certain towns — which were comprehensive and included the measuring of the dwellings — it would appear that the typical working-class tenement of one room and kitchen usually has a floor-space of

about 30—50 m² (325—540 sq. feet), which seems to form a fairly typical normal standard for the dwelling-space, scanty it is true but tolerably uniform, that the community in other countries also provides for its less well-to-do members.

Of perhaps even greater interest than the dwellings themselves is the way in which they are utilized and employed by the population of the different places. In order to obtain some sort of an idea of the crowding of population in the dwellings, and consequently of the dwelling standard, the number of occupants has been calculated in relation to the number of rooms (living rooms and kitchens) at their disposal.

If *all* tenements are lumped together, Diagram III shows — as was to be expected, especially with reference to the greater average strength of rural households — that overcrowding is not inconsiderably greater in the country districts than in the towns. While in the country parishes investigated 150 persons occupy 100 rooms on an average, and in the densely peopled places in the country districts there are 193 persons per 100 rooms, the corresponding figure is 132 for the urban districts covered by the Government Housing Census, 146 for Gothenburg, and 122 for Stockholm. The difference given may, it is true, to some extent be based on the peculiar nature of rural dwellings and the difficulty of fitting them in to the headings used in housing statistics; but it subsists, as the diagram shows, even when observations are limited to certain special categories of dwellings. Thus if one confines oneself to *small dwellings* (up to two rooms and kitchen), which form the dwellings of the bulk of the less well-to-do part of the population, the ratios of persons per 100 rooms are 187 and 216 respectively for the country districts and 163, 183, and 162 for the different kinds of urban districts. If one wishes further to eliminate the disturbing influence of the varying composition of the sum-total of dwellings in different

Diagram IV. Ratio of persons per room in different social groups of the less well-to-do classes in urban and rural districts.



areas, and for that reason concentrates one's attention on the principal type of dwellings for poor people in Sweden, namely the tenement of *one room and kitchen*, we obtain the figures for the different groups of 211 and 227, 187, 204 and 181 respectively, figures which reach a higher level than the foregoing, it is true, but which nevertheless preserve the above-given special features for country and town.

One of the main aims of the investigations here summarized was to investigate the housing conditions prevailing

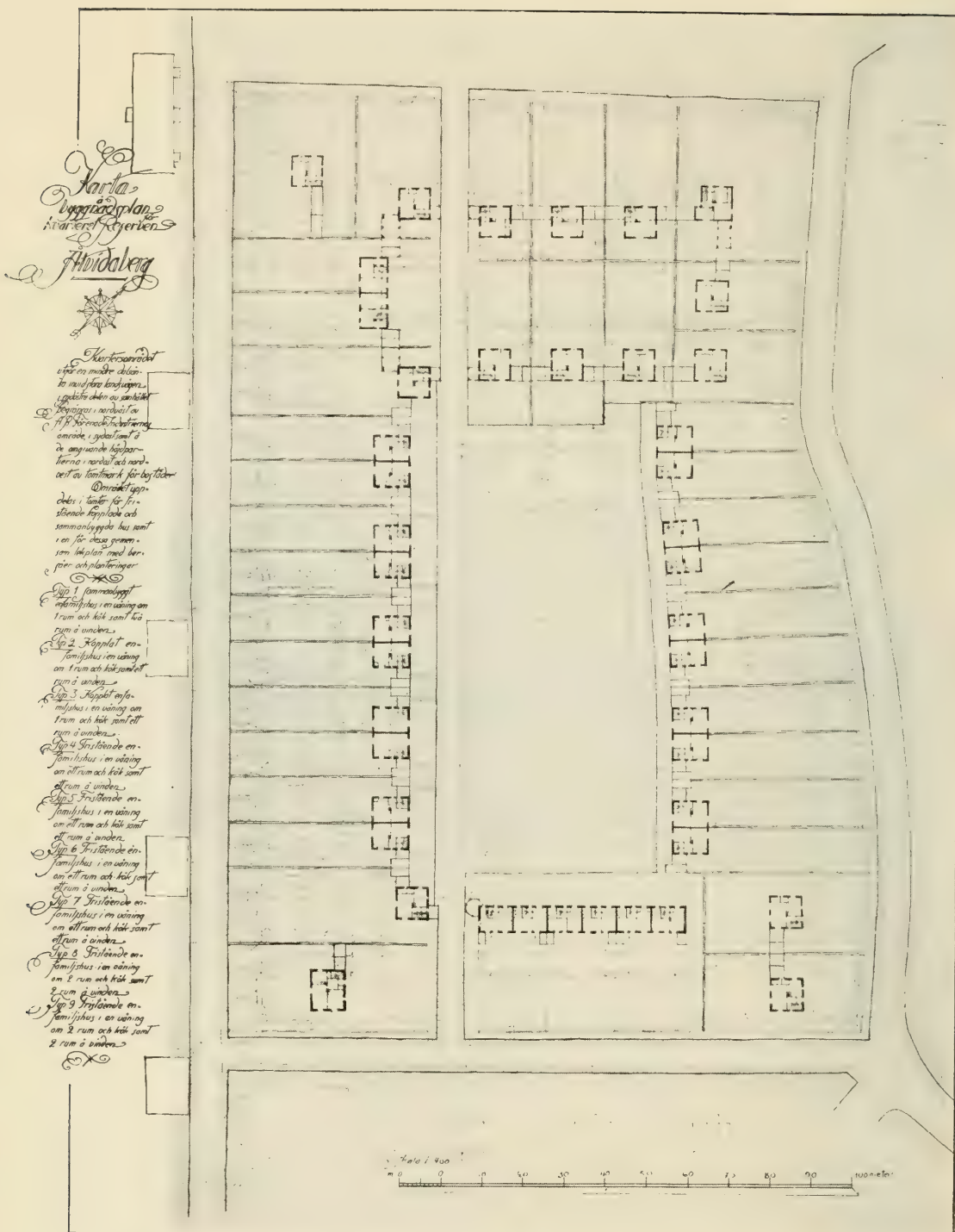
not only for the population as a whole, but also for that part of it that belongs to the less well-to-do classes. From the circumstances in the sphere of small dwellings, which include the great mass of these groups of the population, certain conclusions may be drawn with regard to the general housing standard of the less well-to-do classes in Sweden. With the object of obtaining direct data in this respect, the dwelling population has been divided into an upper and a lower layer on the basis of an income-limit varying with the cost of living in different places (as a rule, 2,000—3,000 kr. a year, that is to say £111—£167); after which four main groups of occupations have been distinguished in the latter layer, namely workmen, lower functionaries, small tradesmen, and persons in receipt of pensions and allowances.

Diagram IV gives a view of the ratio of persons per room in the social groups of less well-to-do persons thus formed. This diagram comprises not only households living in rented premises (in country districts both rented and free dwellings), but also, with regard to areas covered by the Government Housing Census, such as have homes of their own. In comparisons between country and town, however, a certain degree of carefulness must be observed, especially in view of the fact that the occupational composition of the social groups varies a good deal, so that, for instance, the tradesman and workman groups, which in urban communities mainly include those who follow industry, handicraft and trade, consist in the country districts to a predominant extent of persons with agriculture as their chief source of livelihood.

But even if due regard be paid to this fact, the diagram shows that, even within the circle of small householders, types of dwelling, and habits with regard to dwellings, vary so much among themselves within different social groups that greater divergences often occur between them



4. *Houses belonging to The Framtiden Housing Association in Enskede.*



5. Plan of a block in the dwelling area of the Åtvädersbergs United Industries, Åtvädersberg.

than between town and country. The less well-to-do persons who live in rented or free dwellings in the rural communities have an average occupancy-density of 178 persons per 100 rooms, namely workmen 205, functionaries 119, tradesmen 161, and persons in receipt of pensions or allowances 117; while for the urban communities covered by the Government Housing Census the corresponding general average is 157, and the special figures are 184, 126, 128 and 111 respectively. If one passes to the households which themselves own their dwellings, the effect, favourable on the whole, of having a house of their own on the dwelling-standard of the less well-to-do stands out very distinctly, even though it be granted that certain differences in the social and economic average level of the occupiers also play their part. For the country districts the figures are now 145, 171, 136, 139, and 97 respectively, while for towns and town-like communities the series of numbers is 128, 157, 122, 115 and 88. If one looks at special places and groups of places, the observations just made are confirmed, and it is found throughout that the group of persons enjoying pensions and allowances, which is predominantly composed of small households, is most advantageously situated, while the working class is most unfavourably situated, with regard to dwelling-space, while the functionary and tradesman categories hold an intermediate position.

If rented dwellings alone are taken into consideration, the average of crowdedness for the less well-to-do classes would be least in Stockholm and the small towns (150 persons per 100 rooms) and largest in Gothenburg (196) and in the densely peopled places in the country districts (227). It must be pointed out, however, that the figures given for Gothenburg would seem properly to apply to the conditions in certain workmen's quarters of the town, while the dwelling conditions in the manufacturing and industrial commu-

nities obtain their special characteristics from the fact that here there are so many workmen's dwellings in the dwelling-houses belonging to the employers, where as an average there are 255 persons living in 100 rooms as against 204 in dwellings hired by workmen in the general market. In many cases, however, these disadvantages of industrial dwellings from a quantitative standpoint are more than counterbalanced by qualitative advantages, inasmuch as they are often better built and more comfortably fitted up, have larger rooms etc., than the dwellings that the working-class population can secure by its own resources.

In the country districts, where about three quarters of the population live in houses of their own or in buildings the use of which is granted freely to agricultural labourers, the housing question has been primarily a question of the *nature of the dwellings*, while in urban communities, where hired dwellings form from two-thirds to four-fifths of the total, it has primarily been a question of *rent*. With the object of throwing further light on this point detailed figures have been collected with regard to rents and incomes in the Housing Census above mentioned. These show that in the last years of the pre-war period the average rent for a normal working-class dwelling per annum came to 397 kr. (£22) in Stockholm, 260 kr. (£15) in Gothenburg, and 184 kr. (£10) in other towns, which corresponded respectively to about 20 %, 16 % and 15 % of the assessed income of the occupant of the dwelling and about 18 %, 15 % and 15 % of the total income of the family.

Having thus given an outline picture of housing conditions in Sweden at the outbreak of the war, we have now, so far as accessible statistics permit, to try to follow the main features of *the changes in housing conditions during the following years*.

The effect of the war on Sweden, as regards the housing market, first made itself felt in the form of the increased expense and difficulty of building credits and an immense increase in the price of building materials, whereby the cost of building was gradually brought to more than three times that of the pre-war period. The effects of this can be read in the appended table, which is based on the annual statistics relating to the production of dwellings collected by the Labour Board, and embraces all the towns and town-like communities in Sweden, which number about 250.

*Yearly increases in the number of dwellings and rooms,
1912 to 1919.*

	1912	1913	1914	1915	1916	1917	1918	1919 (approx.)
Number of dwellings . .	8,143	8,594	7,488	5,132	5,754	6,818	5,203	4,500
Index number	100		89	61	69	81	62	54
Number of rooms . . .	27,206	28,055	25,304	17,111	18,240	19,168	14,171	13,000
Index number	100		92	62	66	69	51	47

The table thus shows a distinct decline in the production of dwellings; but this decline, owing to the diminished number of rooms in the new dwellings, is much more strongly marked if one calculates it on the basis of building units (*rooms*) than if one reckons it according to dwelling and social units (*dwellings*). In the latter case there is a decline of 46 % on the average figure for 1912—1913; in the former case the decline is 53 %. But the regression has not taken place evenly, but in waves; and the upward movement these show, especially in the years 1916 and 1917, are mainly to be ascribed to what are called *public utility building operations*, whose aim has not been immediate economic gain, but only the alleviation of the prevailing shortage of dwellings. Thus while during the first years of the war only a little more than one tenth of the entire number of dwellings brought into existence were effected by public utility

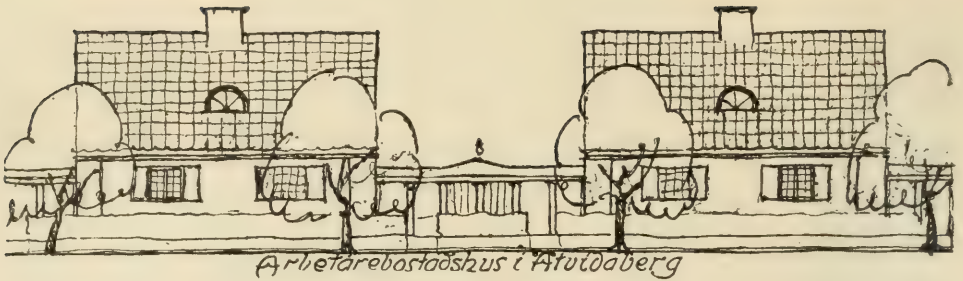
building operations, such operations were responsible for a fourth of the additional dwellings created in 1916, three-fifths in 1917, and over two-thirds in 1918 and 1919. This kind of dwelling production has been rendered possible mainly by loans and grants on the part of the central government and of the local government authorities; but it has also been promoted to a very great extent by building societies, housing trusts and industrial concerns. Of all the dwellings brought into existence in 1919 in the larger towns by public utility building enterprise, 4.1 % had been erected by the business departments of the State, while 36.0 % were due to the local government authorities and 30.6 % to building societies and housing trusts (namely 7.3 % to the former and 23.3 % to the latter), and finally 29.3 % to industrial undertakings. These last three kinds of public utility dwelling production very often stand in close connection with one another, especially owing to the fact that building societies and housing trusts have usually been formed with the co-operation and support of the local administrations concerned and (in some cases) industrial undertakings.*

Accordingly, despite the fact that very considerable building operations have taken place in the towns of Sweden during the war, they have nevertheless not been able to prevent the rise of a very serious *shortage of dwellings* practically everywhere. This fact can best be read in the reports of the local public dwelling exchanges set up by the *Rent Restriction Act* of 1917, in which reports the large number of persons seeking to rent dwellings, in comparison with the fewness of the premises reported vacant, shows an enormous disproportion between supply and demand on the housing market. Nevertheless the main reason for this should probably be sought in increased demand for dwellings.

* See pp. 38—49, 54—63.

And this in its turn seems to be ascribable less to the growth of the urban population as a whole than to changes and shiftings in its composition of households. It is true that the population statistics available do not permit any detailed investigation of the interaction of these factors; but one can hardly be mistaken if one seeks the main causes of the present eager enquiries on the housing market in the fact that the reduced production of dwellings has not been able to fill the deficiency of dwellings that has gradually accumulated during the war, but on the contrary that this deficiency has of late been further accentuated by two factors. On the one side, the economic conditions caused by the war have made it possible for large sections of the population to demand a greater number of self-contained dwellings and greater living space; and on the other side the shortage of dwellings and the State regulation of rents have together produced in existing occupiers a strong desire to retain their dwellings as long as possible and to avoid all moves. In order to throw light on the factors that have been effective in this respect, it may be mentioned that, according to the statistical figures available, the actual increase in rents from the beginning of the war to the current rent year 1919—20, would seem, on the average, to run to about 30 %. Under the influence of this relatively slight rise in outlay on house-room in comparison with other expenditure, the item of rent-outlay in the household budget of the less well-to-do classes is calculated to have declined to less than 7 % of the total expenditure, as compared with 15—20 % immediately before the war.





SWEDISH LEGISLATION ON BUILDING AND TOWN-PLANNING

The original documents with regard to Swedish building legislation are the *Urban Building Act* of 8 May 1874 and the *Town-Planning Act* of 31 August 1907, which last is now included as chap. 1 in the law of 1917 with regard the formation of estates in towns. The Building Act is a law promulgated by the King-in-Council. The Town-Planning Act, on the other hand, has the character of a civil law and was brought into existence chiefly with the object of regulating in a binding way the juridical relations between municipalities and private individuals with regard to the enforcement of the town plan. According to the Building Act also there were to be town plans for towns and similar communities; but such plans frequently got no further than paper, because in carrying them into effect the community had not the support of legal rules, but was dependent on the goodwill and good faith of private land-owners. This impossible state of things was abolished by the Town-Planning Act. But the importance of the Town-Planning Act is not exclusively confined to this. In many other respects also it has formed a much needed complement to the Building Act, which is now antiquated in many points.

Both the Building Act and the Town-Planning Act primarily apply to the *Towns* and also to the more fully

The vignette: *workmen's cottages in a small industrial community.*

developed town-like communities in country districts which in Swedish are called *köpingar* [= English *chipping*] and are roughly equivalent to *Urban Districts*. If the Crown so directs, these laws may also be extended to other localities in country districts with a more or less dense population (such as the communities that gather round important railway stations and works, harbours and fishing centres etc.); and these are then constituted special communities for the performance of the duties that are cited in these laws. These primitive communal combinations are called *municipalsamhällen*, which roughly correspond to *Special Sanitary Districts*. Outside the towns, the urban districts and such special sanitary districts, in which the Building Act and the Town-Planning Act are binding, there is usually complete liberty with regard to building. This limitation has had results that are anything but happy; and abuses have been further intensified by the fact that the building laws have been construed in such a way that in fact they have not been applied at all until a town plan has been sanctioned for the place in question, and even then only for the area included in the Town Plan.

The existence of a town plan is thus an essential condition for the subjection of the individual, as regards building, to measures of public control, which are chiefly exercised by a communal organ known as *Byggnadsnämnden* or the *Building Control Board*. It is only just, however, to recognize that, within the Town Plan and in connection with the laying out of the plan, what is on the whole an effective organization of building control can take place. The possibilities of this offered by the Building Act of 1874 are in themselves extremely limited; but they have been very happily supplemented by the Town-Planning Act. As has been mentioned above, the Building Act has binding force within an area for which a town plan has been sanctioned; and the same

is the case with the local regulations which, under the name of *Building By-Laws*, have to adapt the general principles laid down in the Building Act to the special circumstances of each community. But the Building Act and the local Building By-Laws suffer from the weakness that they leave no room for any real differentiation. As a rule they do not prescribe different rules for the building of different parts of the community. This requirement, on the other hand, has been provided by the Town-Planning Act, which permits the promulgation, in connection with the Town Plan, of "special townplanning or building regulations".

These regulations according to the Town-Planning Act, are passed and established in the same way as the Town Plan itself. The right of making a decision falls to the proper communal authority of the place, subject to the sanction of the Crown. These special Town-Planning Regulations have acquired extreme importance in the rational regulation of the way in which urban areas are to be built over. Thus, for instance, while the Building Act permits the erection of five-storey houses everywhere within a community where the streets are sufficiently broad, the turning to account of plots for building purposes almost to the uttermost limit etc., these special regulations in connection with the Town Plan may lay it down that a given block, or a given part of a block, may be built over only with detached one-family houses, occupying a minor proportion of the area of the several plots, while other blocks may be covered only with industrial establishments; that certain ground belonging to a given block shall not be built upon, but shall be left as a fore-court or court for the whole block. If there are no such regulations, on the other hand, the Building Act and the Building By-Law hold good with their uniform and, from a social standpoint,

very unfortunate method of building — at any rate in so far that the owner of the land cannot be compelled against his will to subject himself to any restrictions over and above those therein provided.

These brief notes may give some idea of the extent to which the town-planning system plays a decisive part in building operations within the Swedish urban communities, and of the importance of a town-planning policy which is skilfully conducted, based on expert knowledge, and animated by a broad social spirit. And indeed the town-planning system in Sweden during the last ten years has shown a rich and fertile development, guided by a staff of eminent specialists, who have understood how to turn to account the great possibilities opened up by the law of 1907 for the utilization of the Town Plan in the service of the systematic regulation of building.

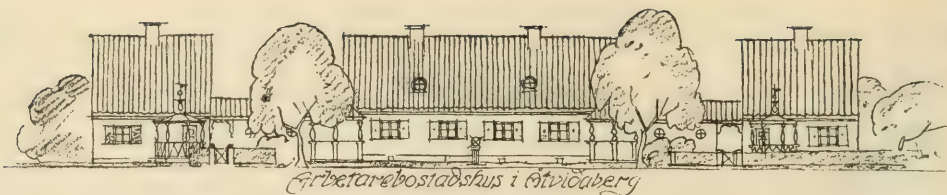
The work of town-planning is primarily a *municipal* matter: a plan for the town *must* be made for every town and similar community and is passed by the municipal authority affected, but it must, to gain validity, be sanctioned by the Crown. Nevertheless a very substantial part of the honour of the high standard of the Swedish Town-Planning system must be awarded to the central government organ in this department, the *Royal Building Board*, which in word and deed has helped the municipalities in the solution of the very difficult problems that have come before them in the working out of suitable plans. A few figures will give an idea of the scope of this work. In the year 1918 the Building Board dealt with no fewer than 278 items in the nature of Town-Planning; and in the same year the Crown approved 45 new or considerably extended town plans, of which 31 were concerned with towns, 4 with urban districts and 10 with special sanitary districts.

Though there is thus every reason to be satisfied, on the whole, with our present building legislation, nevertheless, as has already been observed by way of introduction, that legislation still suffers from a number of defects, the remedy of which is the object of lively interest on the part of Government authorities. Both the Building Act of 1874 and the Town Planning Act of 1907 are at the present moment under revision. The primary object of this revision is to tackle what we may call the *rookery problem*, that is to say the unregulated, huddled and planless building over of areas just outside the boundaries of the urban communities proper. In this respect two ways may be followed; either to extend a compulsory planning to such an extent that no building operations of any magnitude may be started at all without a detailed plan for their arrangement; or to set up and try to carry into effect certain fundamental requirements in building without going so far as to insist upon the elaboration of a complete town plan in every case. Both methods have distinct advantages and no less distinct drawbacks; and it cannot yet be foreseen which will be chosen by the legislature. One thing is certain, however, and that is that we may very soon expect a forceful intervention with the object of guiding building operations, even outside the borders of the present urban communities, into sound ways controlled by public authorities.

Another question which has attracted special attention in the work that is now going on for the amendment of this department of legislation, is the matter of housing hygiene in the regulation of building. The present regulations as regards the nature and fittings of living rooms fall far short of the requirements of the present time, although under their protection substantial advances have been made with regard to the healthiness and comfort for dwellings; and the intention is that in the new Building Bill which

is now being submitted to the Government by the Housing Commission the regulations indicated should be replaced by a fully developed program as to the minimum standard for dwellings from a hygienic standpoint.





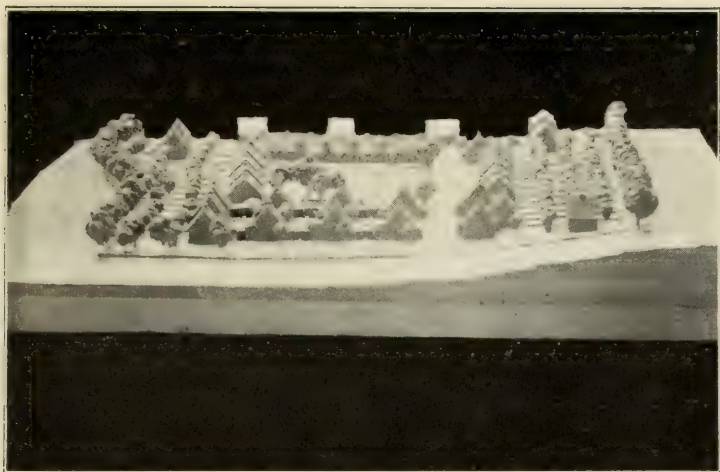
HOUSING POLICY AND THE GARDEN CITY MOVEMENT IN STOCKHOLM

As has been pointed out in a previous section of this pamphlet, Stockholm, like the larger towns of Sweden in general, is to a predominating extent covered with large tenement houses. But consciousness of the evils of the present tenement system has begun to be awakened in ever-widening circles; and in Stockholm itself the struggle against that system has been taken up along two main lines. On the one side there is the endeavour to encourage the building of one-family houses, and on the other side to support the creation of reformed tenement houses conducted on co-operative principles.

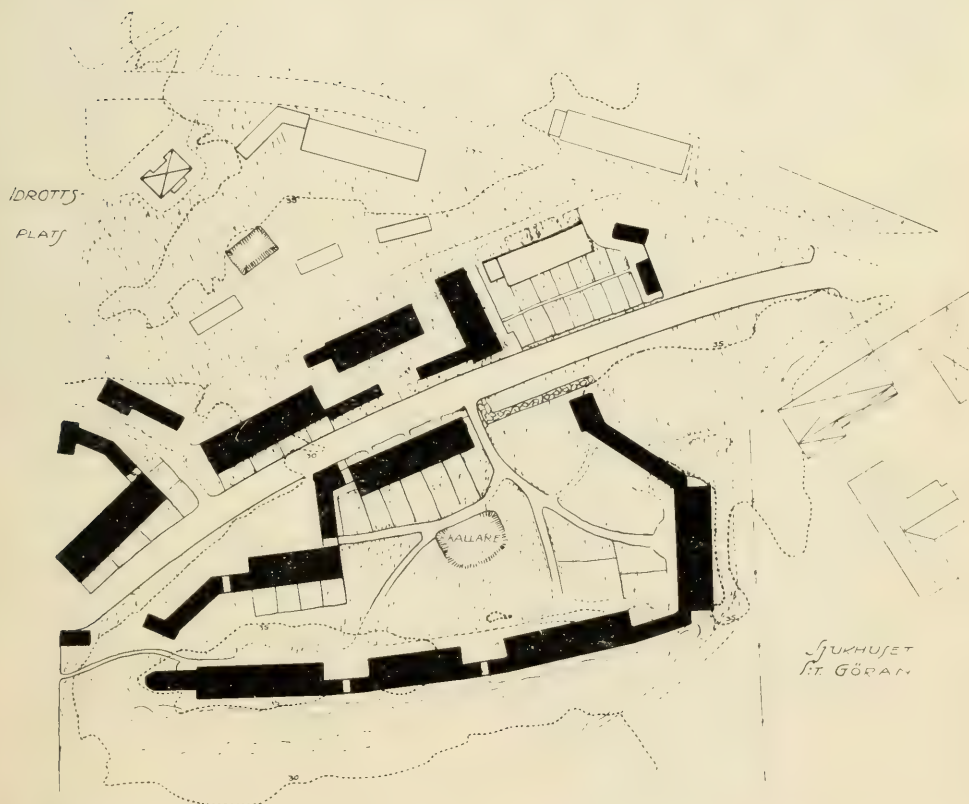
Before the year 1904 the City of Stockholm possessed scarcely any ground outside the municipal boundary intended for the extension of the town area proper. In that year, however, the City initiated a series of land purchases in the immediate neighbourhood of the city, concerning which one may well say that they formed the turning point in the history of the housing question in Stockholm. The motive for this acquisition of land was that the city might thereby obtain cheap and fairly well situated building-lots for the erection chiefly of working-class dwellings. The land policy on which the City then embarked it has to some extent followed up, with the result that the City now has at its disposal about 4,450 hectares, mainly land suitable for dwellings, outside the old limits of the city.

Suitable areas were afterwards provided with Town Plans and equipped with roads, sewers, gas-pipes and other public

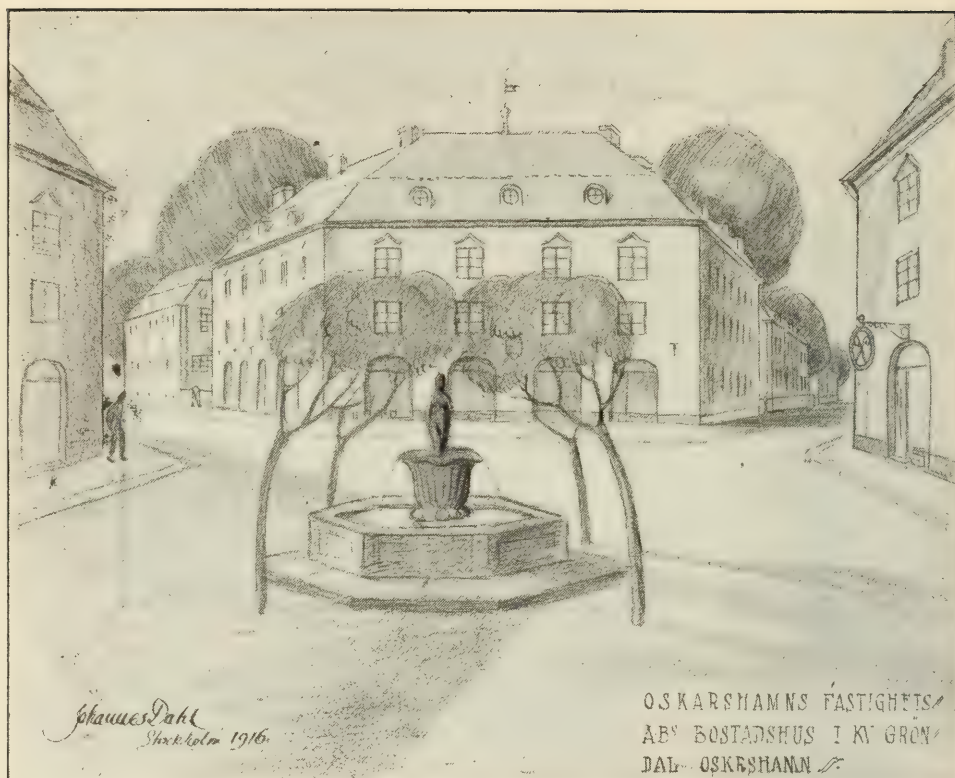
The vignette: cottages in a small industrial community.



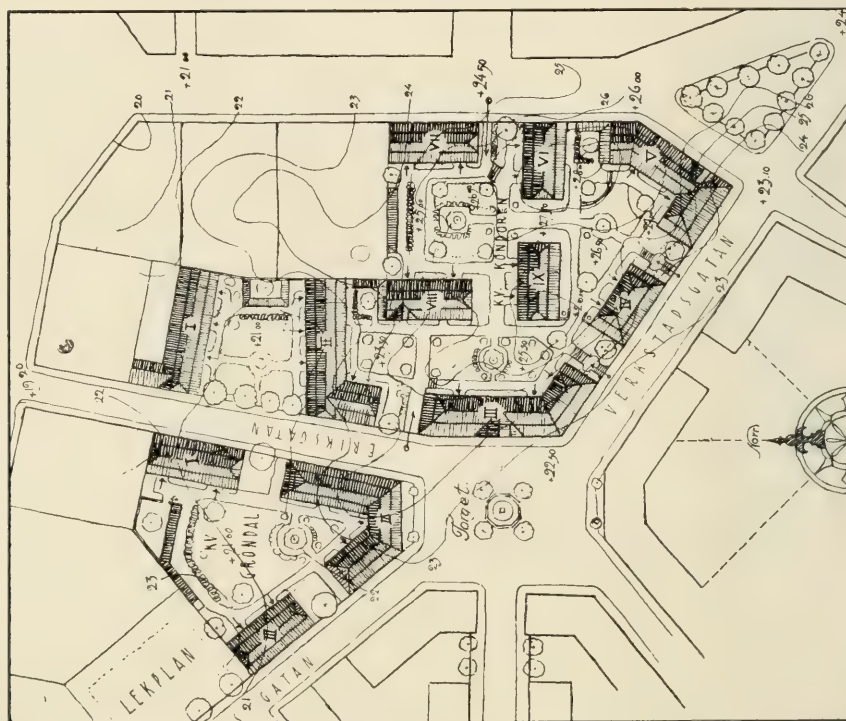
6. Model of dwelling area, Alvidaberg.



7. Building scheme for a part of the provisional dwelling area at Stadshagen in Stockholm.



8. Perspective sketch of the Oskarshamn Estates Company's dwelling-houses at Gröndal.



9. Plan showing the position of the Oskarshamn Estates Company's dwelling-houses at Gröndal.

Maria Schindler
For the Seaboard, or
CMA & Co. - Baltimore, Md.
Unrecovered by Express Insurers \$800, per value

Uttarbetad 1908 samt med förändring till byggnadsbeskrivning av år 1908 och förändringar A. Å. 1915

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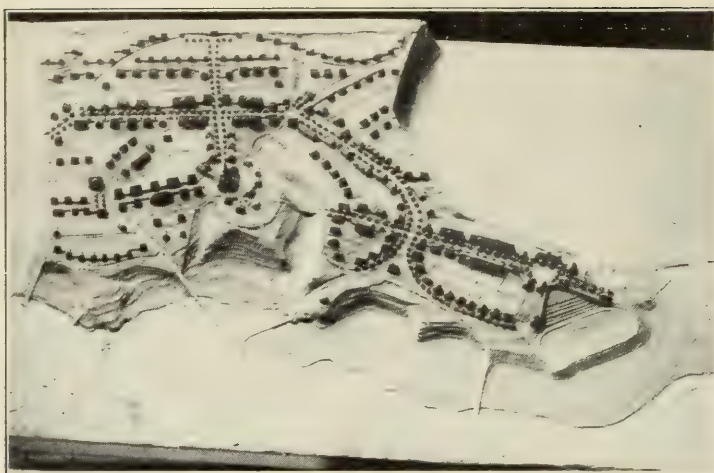
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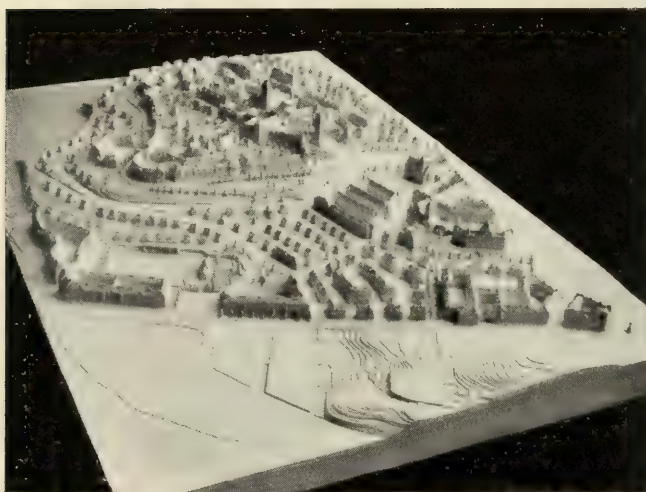
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16. Town plan for the Bagaregarden and Christinedal district in Gøttenburg.



11. *Model of the town plan for the Bagaregarden and Christinedal' district in Gothenburg.*



12. *Model of the small holdings area at Husquarna, near Jönköping.*

services. The type of town which here saw the day was the Garden City; and the cottage dwelling was then first introduced as an up-to-date suitable type of dwelling in Stockholm.

The first garden city was planned at Enskede on the southern outskirts of Stockholm. Its construction was begun in the year 1908. The next garden city was Äppelviken, which was ready for building operations in the autumn of 1913; and the last of the series for the present was Ulvsunda, the plan for which was not completed until the second year of the war. In Enskede and Ulvsunda there have been chiefly erected small cottages, usually containing three rooms and a kitchen; while Äppelviken has been built with houses having an average size of five rooms and a kitchen. Practically all the buildings are one-family houses each standing quite by itself or semi-detached.

The development of the municipal garden cities is shown by the following figures, which relate to the turn of the year 1919—1920:

	Enskede	Äppelviken	Ulvsunda
Number of buildings	515	167	36
» » rooms	3,063	1,181	293
» » inhabitants (about) . . .	5,000	1,900	485

At the outbreak of the war, however, building operations largely came to a standstill in the garden cities. The high costs of building had a very deterrent effect on all kinds of building; but there are indications that when the building of dwellings again gets started properly, the cottage type will take a dominant place in the output.

There are, however, great crowds of people in need of dwellings who have not the means to incur the expense of a cottage of three rooms and a kitchen, and indeed cannot even afford a dwelling of two rooms and a kitchen. The typical working-class dwelling in Stockholm, in fact, is one room and a kitchen.

On economic grounds dwellings of one room and a kitchen must be arranged in buildings containing several dwellings. In order to avoid the inconveniences involved by the current type of houses for several families, namely tenement houses of five or six storeys, an effort is now being made to create houses for several families of a lower height and with a smaller number of dwellings and, if possible, provided with open planted courts — a reformed type of tenement house in fact. Those who have been working with this end in view have come to the conclusion that the management should be arranged on co-operative principles.

Co-operative dwelling activity, much on the English copartnership lines, began in Stockholm some years before the outbreak of the World War, but did not assume any considerable magnitude until after the War had begun. Members of the housing associations have to subscribe for certain shares in the association; but a member cannot obtain the right to rent a dwelling until he has paid for as many shares as correspond to five per cent of the cost of building per room and put down his name for an equal number of shares, that is to say made himself responsible for ten per cent of the cost of building.

The largest housing association working in Stockholm is the Stockholm Co-operative Housing Association, which started its building operations in 1916. This association has so far built dwelling-houses containing altogether 638 rooms, the appearance of which is illustrated by pictures included in this pamphlet. The yearly rent for a flat of one room and kitchen in the house first built amounts to 360—380 kronor (about £ 20—£ 21) and in the houses most recently erected to 630—660 kronor (£ 35 —£ 37). Almost all the houses of the association have been built with public subsidies, thus making it possible to write off

from the outset about one-third of the building costs and accordingly fix the rents at comparatively low figures (see pp. 54—53).

Alongside of the association mentioned there are a number of smaller housing associations at work of about the same type.

While work has been proceeding for the production of improved types of dwelling-house, reforms in town-planning have also been brought forward. With regard to garden cities an attempt has been made to realize a new idea with regard to building procedure. The method which has hitherto been followed without exception in the building of our villa communities has been to place the cottages some distance back from the street-line; but this involves certain inconveniences both from the standpoint of esthetics and from that of comfort. In districts suitable for the purpose, therefore, it has been prescribed that the buildings should lie in the actual street-line. This makes it possible to create a quiet and beautiful street scenes, such as those of which many examples are offered by the old Swedish small towns. But it is not only the external appearance of the community that gains thereby, but the occupants of the houses themselves also benefit greatly by this placing of their houses. The plot is not divided into front garden and back garden, but the open ground-space attached to it is all collected on one side of the building, and the plot can be made into a tranquil nook separated from the outer world, untroubled by the curious gaze of either neighbours or passers-by.





THE INSPECTION OF DWELLINGS.

In 1874 a general Public Health Act was promulgated for Sweden, which was in many respects of a very revolutionary nature. This law led to a considerable activity as regards the hygiene of dwelling-houses, chiefly of a condemnatory nature.

The first house-inspection on modern lines was instituted in Stockholm in 1905, and was followed by similar measures elsewhere, with the result that at the beginning of 1919 some twenty Swedish municipalities had introduced systematic house-inspection through specially appointed officials. The above-mentioned statute, however, did not give the Local Board of Health sufficient authority to interfere in the matter of dwellings. This deficiency was remedied in the new Public Health Act that came into force at the beginning of the present year (1920), by which the inspection of dwelling-houses was made obligatory in all towns and urban districts.

As conceived in Sweden and in the eyes of the law, the hygiene of dwellings is to a large extent a medical matter. That is why, in contradistinction to what is the case in,

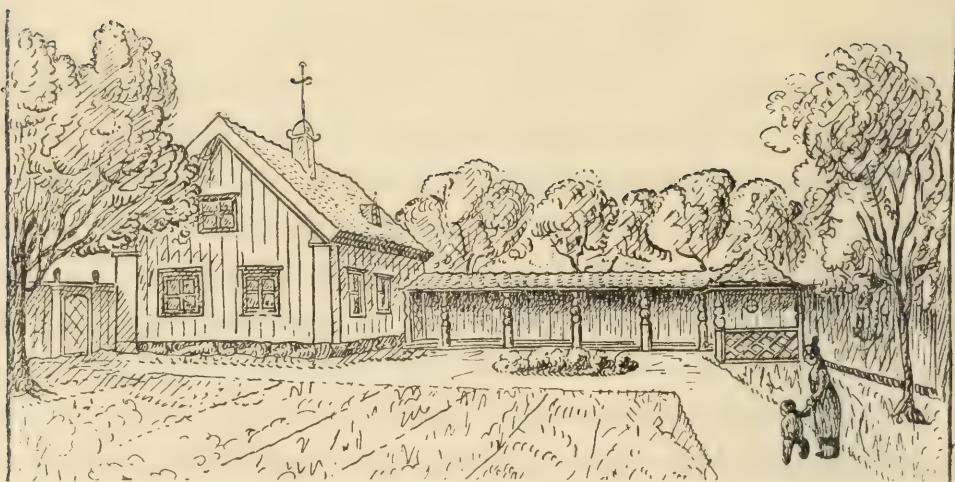
The vignette: street scene in the garden city at Enskede, Stockholm.

let us say, Germany, it has been a matter of course to cause the inspection of dwellings to be carried out under the Board of Health. In Stockholm and Gothenburg doctors are appointed medical officers and heads of the inspection service: in the other towns this function is performed by the borough medical officer of health. There are one or more subordinate inspectors at the disposal of the Chief Officer. These latter are women, as a rule, the guiding principle being that the inspection of dwellings is not primarily a scientific, but an educative function, the chief aim of which is to encourage cleanliness in the home. Women have been looked upon, and rightly too, as most suitable for this duty; and experience has confirmed this assumption.

The method adopted in inspecting houses has in Sweden been partly of a negative and partly of a positive character. The first thing aimed at was to sweep away all the dwellings where the hygienic conditions did not reach the prescribed level. The problem was a serious one, but it could not be of primary importance in Sweden, inasmuch as the domestic condition of households in Sweden cannot be said to have touched the same degree of degradation as is the case in some other countries. An additional factor is the chronic shortage of house-room, which makes the authorities careful not to aggravate matters by condemning dwellings offhand. Consequently the authorities have set before themselves a positive aim, viz. the maintenance and improvement of tenements, and the amelioration of family life.

In general the inspection of houses in Sweden has had three main objects in view:

(1) *The final inspection of new buildings before they are occupied.* This is to prevent unhealthy, very damp, and badly built tenements being let out without any restraint whatever. When there is a shortage of house-room, it is of course comparatively rarely that tenants are prevented from mov-

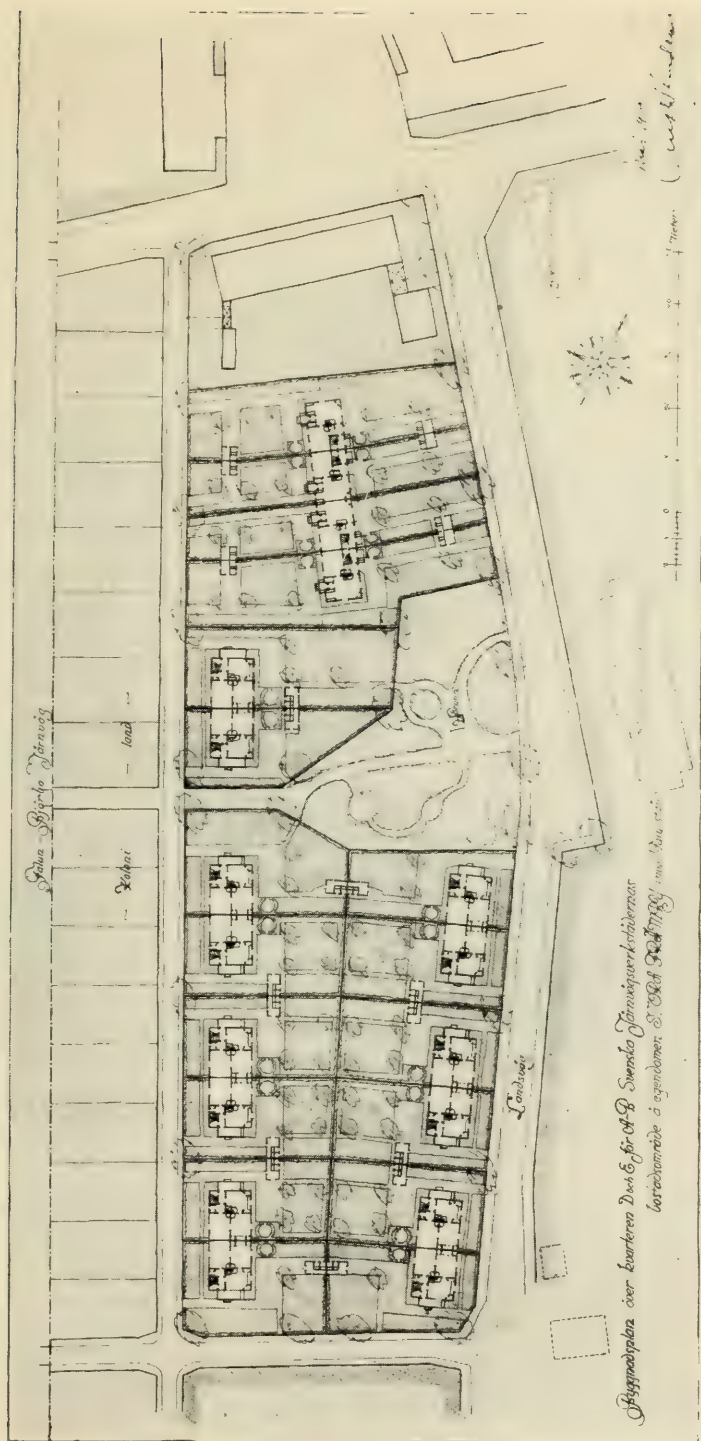


BUILDING CREDITS FOR BUILDING PURPOSES

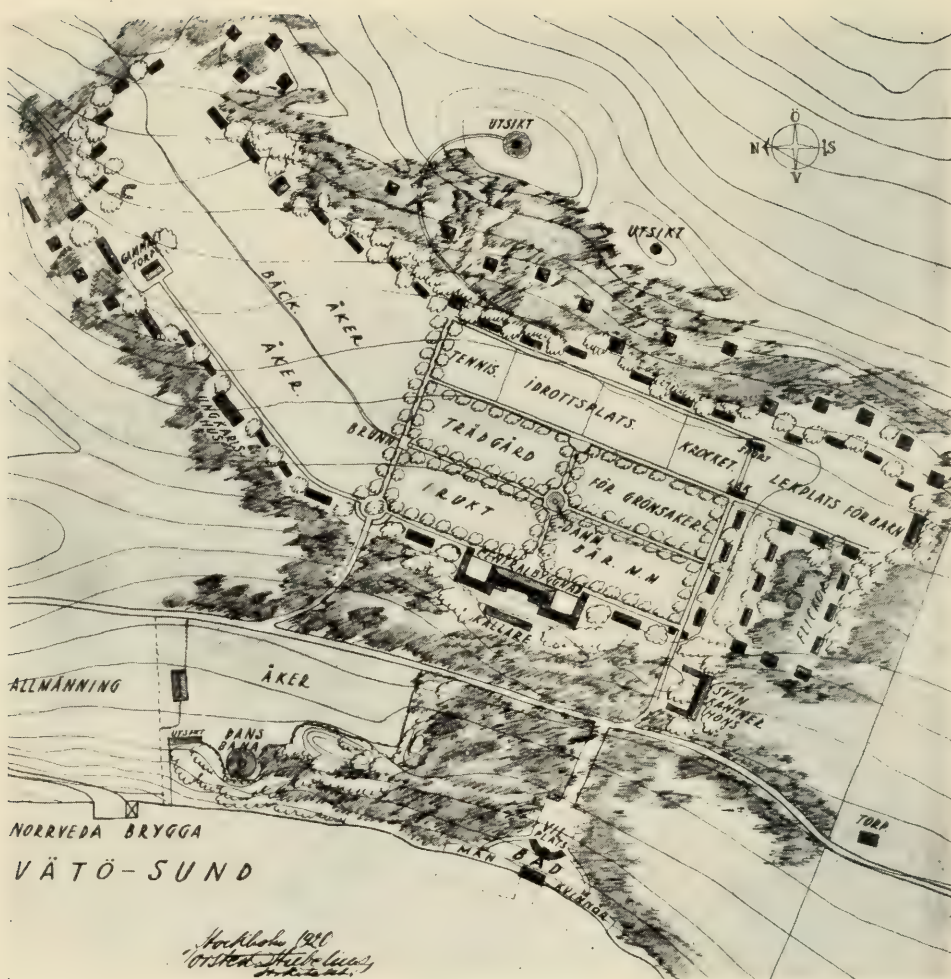
In order to satisfy its requirements in the way of building credits the Swedish dwelling market has had recourse to a number of sources of credit. Primarily, of course, use has been made of public and private credit institutions specially designed for the purpose; but in addition to these, other institutions in command of capital have made substantial contributions to the financing of the dwelling market. In addition to this, however, to judge from certain information received, private persons have to a very large extent invested money in dwelling houses on mortgage.

The State has taken direct measures to promote the giving of credit for this purpose. Thus there was formed in the year 1909, with the co-operation of the State, the Urban Hypothec Fund for the Kingdom of Sweden, a common central fund for the whole kingdom with a paid-up capital, advanced by the State, of 30,000,000 kr. (raised since 1918 to 50,000,000 kr.), intended to form the final security for the liabilities of the Fund. The Fund is empowered to procure means for its operations by the issue of obligations or bonds up to ten times the amount of its paid-up capital and reserves together (in 1920 something above

The vignette: Municipal cottage at the garden city at Enskede, Stockholm.



13. Building plan for a part of the dwelling area of the Swedish Iron Workshops Company's in Great Främby near Falun, Dalecarlia.



14. Collage Colony for «The Worker's Holiday Home» at Vätö (off the cost of Uppland)

This establishment is to serve as a holiday home or guest-house Stockholms work-people, especially for these who live in large tenement houses. A central building is to contain dining-rooms and other offices where meals can be taken in common, so that all visitors may be free from the cares of housekeeping. The dwelling houses consist exclusively of sleeping rooms, sometimes with fire places. The comfort of the establishment is enhanced by recreation rooms, a library and music room, a dancing platform, shore bathing, places for games and sports etc. The colony is intended to be built large enough to accomodate four hundred visitors at the same time.

500,000,000 kr.). Loans are granted by the Fund not direct to the property owner, but through the intermediacy of special solid and responsible associations of property owners in the towns and town-like communities of the kingdom (called *Stadshypoteksföreningar* or "Urban Hypothec Associations"), with extensive powers of self-government. The loans are given either in the form of cash or in the form of bonds. Loans can be advanced only on dwelling-houses, and as security for the loans a mortgage has to be given to a maximum of 50 % (in the four largest towns 60 %) of the value of the property. Their operations are thus designed to contribute to satisfy the need of primary credit with regard to dwelling-houses, situated in towns and town-like communities. Loans must be granted subject to the lowest possible interest, but so far as can be done by economy of management etc. they must be funded.

In addition to all this, special credit institutions, namely what are called mortgage companies (*Inteckningsbolag*) have been formed for the purpose on private initiative. Such companies, whose operations are restricted to a definite town, are to be found in six of the largest towns of the kingdom. The first of these companies (for Stockholm) was formed in 1869. Mortgage companies have the right to issue bonds, but not (except the one in Stockholm) to carry on other banking operations.

In order to throw light on the structure of these loan operations in Sweden, we may show how the total money invested in dwelling-houses was distributed in 1912, according to an enquiry then made, among different categories of lenders. The total amount refers solely to loans made by public and private institutions. Loans granted by private persons did not come within the purview of the enquiry.

Lender	Kronor	%
Urban Hypothec Fund of the Kingdom of Sweden	141,713,981	11·50
Mortgage Companies	231,290,215	18·77
Business Banks	187,220,846	15·19
Savings Banks	290,791,012	23·59
Insurance Institutions	237,979,619	19·31
Pious Foundation and the like	141,819,634	11·51
Other lenders (not private persons)	1,655,479	0·13
Total 1,232,470,786		100·00

This distribution amongst different granters of credit is reflected to some extent in the figures relating to the different forms of loan which have been employed in granting loans, inasmuch as certain lenders preferably use various forms of loans which they find most suitable. Thus, for instance, savings banks chiefly lend money on short notice (3—6 months); insurance institutions make loans fixed for a longer time varying between 5 and 20 years, usually 10 years; while business banks make what are at least formally only short-period loans. Only the property credit institutions proper, and among them especially the Urban Hypothec Fund of the Kingdom of Sweden, have to any very great extent granted terminable amortization loans for long periods (the period of amortization varying from 38 up to 75 years).

The total amount given above is distributed amongst the different forms of loan in the following way:

Form of loan	Kronor	%
Credit and current account	51,684,798	4·19
Short-period loans (Lombard loans)	145,697,611	11·82
Standing loans (five years and upwards without amortization)	284,096,956	23·05
Terminable loans	576,434,314	46·77
Amortization loans, non-terminable	146,705,739	11·90
" " terminable	25,699,687	2·09
Other loans	2,151,681	0·18
Total 1,232,470,786		100·00

The investigation thus carried out has made it clear that the Swedish dwelling loan market is in need of radical reforms. Thus loans are granted, to a large extent, in too liquid forms, owing to which property-owners are often saddled with floating debts, which are subject to the violent fluctuations of interest on the general money market. The supply of credit has varied considerably, and has frequently been far too scanty. To a less degree this holds good of primary credit, at least in the larger towns, for the supply of which there has usually been available money from the Urban Hypothec Fund, the mortgage companies, the savings banks, the insurance institutions or the pious foundations. In this connection it should be remarked too that the Urban Hypothec Fund has been at work only some ten years, six of which have occurred during a period when the conditions on the bond market have been largely unfavourable. In other departments a still more unsatisfactory state of things has prevailed. The working credits of the building industry (advances in aid of building) have mainly been granted by the business banks; and consequently the supply and price of such credits have followed the variations in the conditions directly imposed on such credit institutions by the loan market in general. In smaller communities the supply of credit is often proportionately less than in the larger towns owing to the absence of several important categories of credit-granting institutions (mortgage companies, insurance institutions and foundations, which exclusively, or for the most part, advance money on properties in the larger towns).

Most important of all, however, has seemed to be the arrangement of secondary credits. This important branch of credit has hitherto lacked special organs, but has been chiefly effected by the business banks and by private persons. Undoubtedly these loans have been regarded as

burdensome and troublesome for the banks. And indeed the question of the arrangement of secondary credits has been accorded a first place in programs of reform. A report worked out in 1917 by the special Housing Commission proposed the erection of a credit institution for the purpose, to a certain extent on the model of the Urban Hypothec Fund. By its side was to be placed a special private undertaking set up for the purpose, with a comparatively large share-capital; and this concern should in return for a certain fixed charge, guarantee the obligations of the credit-granting associations to the central fund. The function of the company would be not merely to add a further degree of security to the operations in the form of capital, but also to form a guarantee for a due amount of businesslike method in the semi-Governmental central fund. In contrast to the urban mortgage associations above mentioned, the associations now in question would not demand from their members pledges of unlimited responsibility; but a certain degree of strictly limited joint obligation should nevertheless be imposed. Great importance should be attached to the accumulation of funds.

The proposal has been regarded as somewhat complicated, and has not so far been submitted by the Crown to the Riksdag. Amongst the contributory causes of this have been both the extraordinary situation on the loan market and the present fluctuating value of newly-erected buildings, which has brought with it increased difficulties especially for the arrangement of secondary credits. As a proposal for a provisional solution of the question we may to some extent regard the bill laid before the Riksdag this year by the Crown for the establishment of a Government Housing Fund, a matter which is treated in another connection (p. 61).

Finally it must be mentioned that during the course of

well-nigh two decades the State has provided, from a fund especially established for the purpose, loans at a low rate of interest and with easy conditions of repayment for small holdings (*egna hem*), chiefly for agricultural purposes. Such properties may not exceed a certain value (recently raised to 10,000 kronor, or £ 550) and must be situated outside areas covered by town-planning. Altogether there has been advanced for this purpose about 25,000,000 kronor (£ 1,385,000).





THE ECONOMIC BASIS OF HOUSING CHANGES BROUGHT ABOUT BY THE WAR

We have already referred before in this pamphlet to the far-reaching changes in the conditions of the building trade that have been brought about by the War. Building activity has greatly declined; and to a continually increasing degree — which has now reached about 70 % — the construction of small dwellings has fallen to the municipalities, the State and public utility associations of different kinds (co-operative societies, limited companies etc.). Many causes have contributed to this result; but they are all ultimately bound up with the extraordinary rise in prices that has taken place everywhere during the War. In the main, therefore, we are confronted with problems of an international nature, which it ought to be possible to treat in accordance with principles that are to some extent uniform.

People of small means, and especially the working classes and the social groups closely associated with them, are largely dependent for their dwelling requirements upon the profit-seeking activity of speculative builders. As has already been made clear in the statistical review of housing conditions in Sweden (pp. 5—17), it is only in exceptional cases that the Swedish workman owns his own home, and it is still more

The vignette: Street view from Enskede, Stockholm.

rare for him to be in a position to build it himself or co-operate in its building. The small holding movement has had great importance in Sweden in the sphere of agriculture proper, as a step to what we may call the internal colonization of the country, half of whose population is still dependent upon agriculture for a living. But as regards the industrial classes this question of the ownership of the cottage by its occupant attains importance only in a few localities here and there, where some progressive employer or a municipality has given support to the movement. And it is evident that this situation can be changed only very gradually. The industrial worker must in most cases retain a certain degree of mobility, and be free to change his place of abode. Consequently there must be a genuine market for small holdings, just as there already is for flats.

The typical Swedish workman's dwellings thus consists of hired quarters, situated in a larger or smaller house. The production of such houses rests for the most part on builders with no great command of capital, who build on credit with the intention of immediately selling the house when completed and thus becoming free for new undertakings. It is only in the largest towns that the building trade has any entrepreneurs with any great amount of capital, and whose operations are conducted on anything like a large scale. As a rule, therefore, the buildings are greatly encumbered with debt, and the property-owner himself has only, a small amount of capital actually invested in the house. In consequence of these circumstances building operations and the supply of dwellings are excessively sensitive to economic variations, and above all to the costs of production in the building trade. During the extraordinary boom which was experienced by the trade and industry of Sweden, as by that of most other European countries, in the last decade or two before the War, the enterprising builder

could count with a fair degree of security on a rising tendency in the matter of rents. Far less secure were his own costs of production, as they were dependent on the interest payable on borrowed capital and on the prices of labour and materials. During periods of industrial prosperity, when the demand for new working-class dwellings also made itself specially felt, it was customary to witness the peculiar state of things that building operations diminished, mainly owing to the greatly increased cost of credit.

Even during the years just before the War the production of new dwellings exhibited considerably lower figures than might be regarded as normal; and this fact was primarily due to the constantly increasing difficulties in obtaining credits. It would hardly seem to be necessary to go more deeply here into the very important questions connected with this matter, as they are made the subject of special treatment in another part of this pamphlet (pp. 32—37).

The first effect of the outbreak of war, of course, was to strengthen this downward tendency. Interest rose; and the general pessimism which prevailed with regard to the probable course of economic development diminished the emigration to the towns and lowered the housing standard of the individual. During the year 1915 a downright excess of vacant premises prevailed in certain places.

It soon proved, however, that the economic situation had been appraised altogether incorrectly. It would take us too far to enter into the detailed effects of the War on the economic life of Sweden. From the standpoint of the housing question it suffices to state that a very considerable degree of activity soon began to make itself felt in commerce and in certain branches of industry, especially the engineering trades. The migration to certain urban municipalities increased. There was a general and extensive rise in wages; and the international scarcity of commodities and the in-

flation of currencies began to express themselves in an upward movement of prices, which soon surpassed all crises of a similar nature known to history. This immense revolution in the economic foundations of society is not yet concluded. It has already resulted in serious social transformations, and what it will ultimately come to mean with regard to the relations of the different classes of society to one another cannot possibly be estimated as yet. Anyhow we are still in the middle of the changes in the economic foundations of dwelling conditions that have been caused by the revolution in prices. So far as it has been possible to record these changes in Sweden, they are roughly speaking as follows.

In the first place, the fall in the value of money made itself felt in a rise in the level of rents. This rise was naturally steepest in the manufacturing centres which were profiting by war conditions. In many cases it would seem to have been balanced by the rise of wages; and not infrequently the shortage of dwellings which occasioned the rise in rents would seem to have been intensified by the fact that the increased incomes of the working classes enabled them to indulge in greater house-room than before — a thing which, it is true, might well be highly desirable from a social and hygienic point of view. But in far too many cases the rise in rents was a hard blow for individuals and families who were already burdened to the limit of their power by the ever-increasing shortage of food and by the general rise in prices brought about by the War.

The problem which here confronted the State was extremely difficult. In Sweden, unlike the belligerent countries, we did not feel obliged to stabilize rents immediately on the outbreak of war. Owing to the relative excess of dwellings brought about by the enormous loss of life in the war, that measure was not fraught with momentous consequences

in the belligerent countries; and moreover it was there a necessity from a social, one might almost say from a military, standpoint. In non-belligerent countries, on the other hand, it is easily understood that they hesitated as long as possible to interfere with the machinery of prices, whereby the law of supply and demand was at least partly thrown out of gear. From the outset it was quite clear that any public regulation of rents automatically laid upon the community a responsibility that there should always be a sufficient supply of dwellings. The significant economic corollary of rent-restricting regulations was that the State and the municipalities should take over the duty of producing dwellings. Although not connected with any grants, the provisions of these laws ultimately involve heavy public outlay; but members of parliament do not generally realize this bitter truth until it is too late.

In Sweden we tried, to begin with, to escape rent-restricting legislation by introducing in 1916 a system of voluntary arbitration in disputes between landlord and tenant regarding rents. For the purpose of arbitration there were established special municipal rent committees. As this arrangement, naturally enough, could not check, to any appreciable degree, the more and more rapid rise in prices, we were obliged in the following year to swallow the bitter pill and, like our Scandinavian neighbours, introduce a really rent-restricting legislation. Of this legislation and its effects an account will be given later (pp. 50—53): in this place only its general range will be indicated.

The legislation embraces premises of all kinds. Its enforcement has not been entrusted to the ordinary law courts, but to the municipal rent committees, which contain representatives of both landlords and tenants. Every notice to quit has to be approved by such a committee, and so too has every raising of rent above a certain limit.

This limit has been raised year after year; and from the present year it will stand no less than fifty per cent above the level of 1915.

This legislation has practically had the effect of fixing housing conditions as they were in 1917. As nobody can legally be given notice to quit, nobody can obtain a fresh dwelling, and consequently no one dares to move voluntarily. By that means an effective stop has been put to the consequences of a scarcity of dwellings in the form in which they have generally been found, namely in the form of overcrowding. In point of fact, the density of occupancy, in Stockholm, for instance, is less at present than immediately before the War; and it has been steadily declining during the last two years. The regulation of rents has thus undeniably contributed to create a reserve of dwellings, which however is not accessible to the general dwelling market.

Naturally enough this has been helped by the artificially low level of rents. For even though rents have risen as much as thirty per cent above the standard of 1915, the increase of incomes has generally been much greater, and consequently the item of rent has relatively fallen.* Consequently the natural adjustment between the demand for dwellings and the supply of dwellings, which is generally provided by the rise or fall of prices, no longer takes place.

In spite of the fact that the general statistical averages thus point to the existence of a certain reserve of dwellings, there is of course, practically speaking, a decided shortage of dwellings. This chiefly finds expression in the extraordinary difficulty of forming new households, whether by marriage or by immigration. The urban municipalities, to which the rent-legislation applies, have been surrounded by a wall that shuts off the possibility of their further development far more efficaciously than did the walls and ramparts of the Middle Ages.

* Cf. p. 17.

On the other hand, it would seem that the effects of the regulation of rents on building operations is often exaggerated. The fact is, that their decline is primarily due to the increased costs of building, which have become so great that a corresponding increase of rents must be regarded as practically impossible. The figures that can be adduced with regard to the rise in building expenses are naturally of limited value, as the increase in prices is still going on, and no position of stable equilibrium can yet be discerned. If one uses as the index-number for the most important building materials (timber, bricks, cement and iron) during the first half year of 1914 the number 100, then

for 1915 it was	. . . . .	118
» 1916 » »	. . . . .	165
» 1917 » »	. . . . .	215
» 1918 » »	. . . . .	275
» 1919 » »	. . . . .	286

After comparative stability for several years, however, a new rise commenced in the beginning of 1920, and the index number for March 1920 is as much as 367. From 1914 to 1920 (May) building timber has risen by about 250 %, bricks by 280 %, cement by 230 %, and building iron by 300 %. The cost of building per room was estimated in Stockholm in 1914 at about 2,000—2,500 kr., that is to say about £110—£140; but at the present time one could not prudently reckon on a lower cost than 8,000—9,000 kr. per room (£450—£500). A new dwelling of one room and kitchen with the usual offices, therefore, must now demand an economic rent of at least 1,300—1,500 kronor per annum (£70—£80 in round numbers).

The rises in price for materials and labour have been aggravated by credit difficulties. It is obvious that the building industry requires a much greater capital than formerly, and the rate of interest is considerably higher—in

cases where it is possible to obtain loans at all. It is only thanks to the support that the production of dwellings during the War has obtained from public funds, chiefly the National Insurance Fund, that it has been possible to arrange secondary credit for newly-built houses.

To all this must be added the very great difficulties on the labour market, which have grown very rapidly during the last few years. Under pressure of the serious limitation of building operations that has taken place of late, the number of persons engaged in the building industry in the larger towns has been diminished in a corresponding degree. Labour in the building trade is still to a great extent largely migrational and seasonal, and the workmen are still closely related to agriculture. The bricklayers in Stockholm, for instance, largely come from Dalecarlia, a province which is some 200 km. from the capital. If sufficient employment and sufficiently good wages are not available in the towns, or if the expenses of living and the supply of food in the towns are too unattractive, the annual immigration fails to take place to a corresponding degree.

Such then is the way things have gone during the War. The stock of building labourers in the larger towns has greatly diminished. The favourable conditions of agriculture and the plentiful supply of food in the country has kept or drawn back building labourers, who have found well-paid occupation in the country, partly in their own trade, but partly also in agriculture and above all in the very extensive cutting of timber which was made necessary by the shortage of coal. The transformation of the fuel economy of Sweden from dependence on imported coal to dependence on home-grown wood-fuel has greatly increased the need of the country districts for labour, to the injury of the building industry. And while the reduction of the stock of building labourers did not involve any social troubles, its

increase now encounters the very greatest difficulties, especially in the shortage of house-room in the towns, which the regulation of rents has made into an almost insuperable obstacle in the way of the immigration of new families.

The workmen who have remained in the building trade consequently hold a monopolist position, which they have not failed to turn to account. The old trade union movement, which was founded on collective agreements, for the observance of which the trades unions undertook at least a moral guarantee, has fallen to pieces and has been succeeded by syndicalist organizations, which by often repeated and constantly augmented demands for higher wages, without regard to agreements already made, force up the expenses of building operations out of all proportion to the incomes of other groups of labour. The system of payment prevailing in the building trade in Sweden — which is not, as in England, based on *time* wages, but, in the main, on *piecework* wages — very greatly facilitates such wage movements. Consequently the greatest hindrance at the present moment in the way of the increased production of dwellings required by the urban population, is the exceptional insecurity on the labour market. It is not enough that wages are extremely high for skilled and unskilled labour alike. The worst obstacle in the way of building enterprise is the uncertainty whether the wages agreed on will really hold good, or whether the possibility must be taken into account of sudden stoppage of work, which will delay the conclusion of the job for an indefinite period. All these circumstances have finally culminated in a great conflict in the building trade, which at the present time cripples, and probably will continue until well on in the autumn to cripple, all building operations in the larger towns.

We have now set forth the main causes of the serious decline of building operations during the War. As a matter

of fact, in view of the extraordinary difficulties prevailing, it is wonderful that building activity has been able to maintain itself at such a high level as it has actually done.* It is certainly true that the annual production of new dwellings has very substantially declined below what, in relation to conditions before the War, might be regarded as a normal standard; but if one compares the additional supply of new dwellings with the increase of population in urban communities during the War, the impression one gets will be not inconsiderably more favourable. The conditions are shown by the following figures, which cover all urban communities:

Year	Increase of population	Net increment of living rooms and kitchens
1913	51,608	25,250
1914	37,050	23,280
1915	32,246	14,715
1916	61,980	16,583
1917	29,845	17,397
1918	10,903	12,562

These figures show in an interesting way the ups and downs of economic conditions during the War. They show that the War has, on the whole, exercised a depressing influence on trade and industry, and that this depression has to a corresponding degree — but, be it noted, scarcely more — made itself felt in the building trade also. The production of new dwellings, like the increase of urban population, has attained something like two thirds of the peace-level on an average during the years of the War.

This result is, we repeat, amazingly good in view of the extraordinary difficulties in the form of shortage of materials and labour, frightful prices for materials and labour, and high rates of interest. The fact must also be emphasized that in Sweden we have practically escaped the grave forms

* Cf. pp. 15—17.

of house-famine that have been felt in other countries. The Swedish municipalities have not had, to any appreciable extent, to take charge of really houseless families. Nor can it be shown that overcrowding has increased during the War: in fact, the opposite would seem to be the case. On the other hand, it is clear that the increase of prices has hampered the repair and maintenance of already existing dwellings, and that these dwellings are more worn out and hygienically defective than they were before the War.

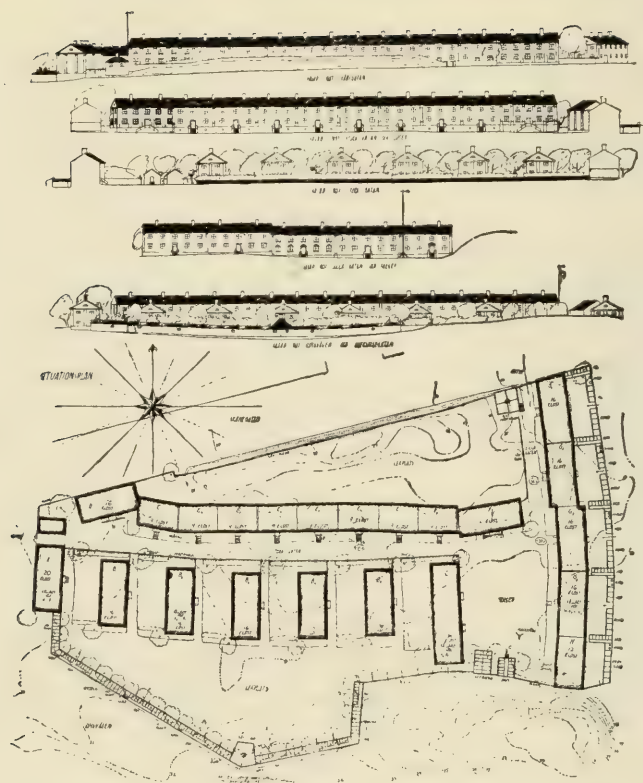
The fact that the production of dwellings has been able to maintain itself at this height has been due to two main factors: in the first place, the support given by the State and by the Municipalities to public utility enterprise; and, secondly, the sacrifices made by industrial concerns. A number of industries, especially in the metal department, have had the means to pay for the very greatly increased costs of production involved in an increased number of workers. This state of things, however, was of only short duration. The extremely serious food conditions, partly culminating in an actual state of famine, which prevailed in 1917 and 1918 in most Swedish towns, in conjunction with the rent-restricting legislation, soon set limits to the expansive power of Swedish industry; and these limits could only be overcome with the greatest difficulty.

As regards housing conditions these hindrances still exist. But good and adequate working-class dwellings are, of course, as indispensable a condition for industrial production as factories and machinery. What has taken place in the national economy of Sweden during the War, in the form of enormous rises in prices and a far-reaching dislocation of the labour market, has put the building trade in a most unfavourable position with regard to competition with other industries. The building trade has been largely outdistanced by other branches of industry, which for the



15. Sösdala (in central Skåne)

Building plan for a block at Sösdala in the community which has grown up round the railway-station, where houses for small handicraftsmen of one or two storeys, houses in rows, and one-family houses adjoin each other.



16. Provisional dwelling scheme; Söder, Stockholm.

moment have been more profitable and more immediately necessary. People have done the best they could with the dwellings actually available. But none the less there has been a real shortage of dwellings since the War—a shortage which it becomes more necessary every day to make good if the industrial productive power of Sweden is again to be restored to its full capacity. To some extent that shortage can be made good by a more effective utilization of the existing dwellings. With this object the rent-restricting legislation ought to be repealed as soon as possible: on that point public opinion would now seem to be tolerably unanimous. But the shortage must mainly be met by the production of new dwellings. And in view of the present cost of building and the present level of rents, it would seem that production can for the time being be rendered possible only by the support of public funds. How this policy of grants from the State has been developed will be dealt with in a later section of this pamphlet (pp. 54—63).





THE RENT RESTRICTION LEGISLATION

Measures on the part of the State, with the object of preventing abuses on the rent market, were first taken in Sweden, after the outbreak of the World War, in the year 1916. An Order in Council of 5 May 1916 authorized the municipal authorities in case of need to establish special local organs, Rent Committees (*hyresnämnder*), consisting of a chairman with legal knowledge and one representative of landlords and one representative of tenants. The function of the committees was to try to mediate in disputes about rents relating to small dwellings on the request of the parties concerned.

This extremely moderate intervention, however, which to begin with perhaps met the requirements of the moment, soon proved to be more and more ineffective in view of the rapidly worsening situation on the rent market. Stronger measures very soon appeared to be called for; and such were taken by the issue on 25 May 1917 of a law with certain regulations against the undue raising of rents. This law was to come into force immediately in town-like communities with at least 5,000 inhabitants and, at the special order of the Crown, in other places also. The enforcement of the

The vignette; Street view from an old country town.

law was entrusted to the special local organs just mentioned, the rent committees, now enlarged by an additional representative of each of the two interested parties.

One of the fundamental ideas in this legislation was that rent agreements, like other similar agreements, might be made and cancelled freely in everything essential by the parties themselves, but at the same time the rent committees were endowed with an extensive competence to intervene, by way of regulation, against abuses in their department as regards all kinds of hired premises (dwellings, business premises etc.) with the sole exception of furnished rooms and premises in newly-built houses. A rent committee thus had the power, either on the application of either party or on its own initiative, to lawfully reduce a rent that had been demanded or already agreed upon, which the committee regarded as unduly high. In no case, however, was such regulation to be valid for a longer period than one year. Notice to quit given by the landlord was declared invalid unless either the tenant himself or the rent committee had given consent thereto. In order to form an opinion as to the reasonableness of the rent, the committee had the right of entry to the premises and the right to demand from the landlord all necessary information as to receipts and expenses for the property. With the object of keeping the rent committee in the place informed as to the situation of the rent market, landlords were obliged to notify to the committee all hiring agreements made and cancelled, rents previously in force, and those laid down in new agreements. Without the consent of the rent committee a landlord might not pull down a dwelling-house, join dwelling-premises into one, or transfer them to other purposes. As furnished premises were not embraced by the law, it was forbidden to hire out, without the consent of the rent committee, furnished premises that had previously been unfurnished,

With the help of information received concerning vacant premises public dwelling exchanges were to be set up in all towns, dealing with small dwelling premises of not more than three rooms and a kitchen. The main endeavour of these exchanges was to be to secure dwellings for families with many children.

As a rule there was no appeal against the decision of the rent committee to a higher authority; and special penalties were laid down for offences against the law.

The special and temporary nature of this legislation was emphasized by an express provision that it should hold good only for a limited time (down to 1 October 1918).

The law was prolonged both in 1918 and 1919, and on each occasion it was retained unchanged in its fundamentals. Any revision attempted has primarily aimed at supplementing the provisions summarized above with the object of giving them a due measure of efficacy. To a certain extent, however, changes in principle and additions have been made. Thus paragraphs have been inserted with the object of preventing middlemen from obtaining improper commissions for procuring dwellings and special regulations against profiteering in the hiring of furnished rooms and in the transfer of joint ownership in a house, where the transfer is intended to gain or preserve access to the premises. Moreover, in accordance with the revised law of 1919 hiring agreements with regard to premises in newly-built houses may be brought under the law. In view of the greatly increased cost of fuel during the War the rent committees have since the year 1918 been empowered to raise rents in the case of hiring agreements covering a long term of years, in so far and to such a degree as such raising of rents may be regarded as covering the expenses of the heating of dwellings (by central heating) and the provision of hot water. Finally it should be mentioned that according

to the law of 1918 the rent committee had no right to examine and reduce rents which exceeded the rent for the period immediately before 1 October 1915 by only 15 %. This free latitude was raised in 1919 to 25 %.

During the present year the Government has laid before the Riksdag a bill for the further prolongation of this legislation, namely that it should hold good till 31 December 1921. If this proposal be approved, the effects of the law would for the present extend down to 1 October 1922. The bill laid before the Riksdag contains proposals for several alterations. The most important of these are that it should no longer be possible to extend the law to new areas; that as from 1 October 1921 the law should be restricted so as to be applicable only to unfurnished dwellings in houses erected before the original law first came into force (that is to say, dwellings in new houses and business premises are now excepted.) The limitation of the right to raise rents without intervention of the rent committees should be raised from 25 to 50 %, calculated on the basis of the rent for the period immediately before 1 October 1915. Hiring agreements with regard to premises thus relieved from restrictions (dwellings in new houses and business premises etc.), however, should be liable to scrutiny in a public court of justice, in the same way as with regard to furnished rooms hitherto, in the case of evident profiteering. The reasons given in favour of these proposed changes have been that they form steps in the direction of the discontinuance of this special legislation, which is now generally regarded as necessary. The bill in question has not yet (May 1920) been treated by the Riksdag.





GOVERNMENT AND MUNICIPAL SUPPORT OF HOUSING ENTERPRISE

PRINCIPLES OF THE SUBVENTION POLICY

The description of the position of the building trade since the outbreak of the War (pp. 38—49) shows at once that it is impossible to count upon any private building activity with regard to working-class dwellings. The cost of building is three or four times as great as before the War, while the general level of rents has only risen some 30 % since 1915. Even if rents twice as high as before can be counted upon in newly-built houses, it is evident that no speculative building can bridge such a gulf. During the War there was a general notion that the rise in prices was a temporary phenomenon, which would disappear speedily enough after the peace. The price conditions of 1914 were still regarded as the "normal state of things"; and it was only quite recently that it has become clear to the man in the street that the decade before the War was the end of a golden age which will never again return.

During the War, therefore, the disinclination shown by the building trade for new undertakings was due to the fact that builders looked forward to an impending fall in prices, and consequently did not wish to be compelled to write off part of their capital. The municipalities had to come forward with a housing policy, which at first took the form of granting credits and selling building plots on easy terms.

The vignette: Lodging house in a rural community.

.....

This, however, soon proved to be insufficient; and in the beginning of 1917 the State itself found it necessary to do something. This intervention naturally took the simple form suggested by the general conception of the state of prices: building concerns were offered a subsidy from the public funds sufficiently large to overcome the psychological distaste for new building. The limit was fixed at one third of the cost of building. It was thus taken for granted that a fall in the value of new houses to the extent of one third might be expected after the War. This idea would seem to have corresponded pretty closely to the general notions prevailing amongst the building public.

Of these building subsidies the State made itself responsible for two-thirds and the municipality for one-third. In practice, therefore, things assumed this shape: every town that desired a subsidy for itself or for some private builder had to apply to the proper Government authority and pledge itself to take the responsibility for one-ninth of the cost of building the houses contemplated. The State would then advance the remaining two-ninths, so far as the funds granted by the Riksdag permitted.

It is thus the municipalities that are immediately responsible for this kind of building activity. The State has not come into direct contact with any private builder, but has only received municipal applications. To a very great extent too the actual work of building has been in the hands of the municipalities. In a considerable number of cases there has also been private building activity of what is called public utility enterprises — by co-operative housing associations and by companies with dividends limited and of a philanthropic character. Broadly speaking, it would seem that the semi-communal enterprises comprise somewhat more than half of the building operations subsidized. Such subsidies, of course, have been granted only to small

.....

dwelling or small cottage-homes. The share of the municipality in the public subsidy has usually taken the form of building land or of a loan free of interest for ten years.

Altogether the State has granted for the purposes in question 9,000,000 kronor (£500,000) during the years 1917, 1918 and 1919; and the result of the building operations thus subsidized by the State may be reckoned at about 14,000 rooms.

The real importance of this State subvention policy, however, extends much further than is suggested by these figures. Its main result is that the housing question has practically become one of the most important branches of administration in every large community of any consequence. A productive housing policy of any considerable extent was carried on before the War only by the larger towns in Sweden: especially in Stockholm and Gothenburg have garden cities grown up that are of moment as pioneers. During and since the War, however, every Swedish community has been compelled to try to do something for the production of dwellings. For this purpose the Swedish towns have long had special advantages, as they have guided the development of building activity into new areas by means of great purchases and sales of estates and by their policy of town-planning. Every Swedish town, as a rule, has long been a large landed proprietor, and its authorities are accustomed to the developing and sale of estates.

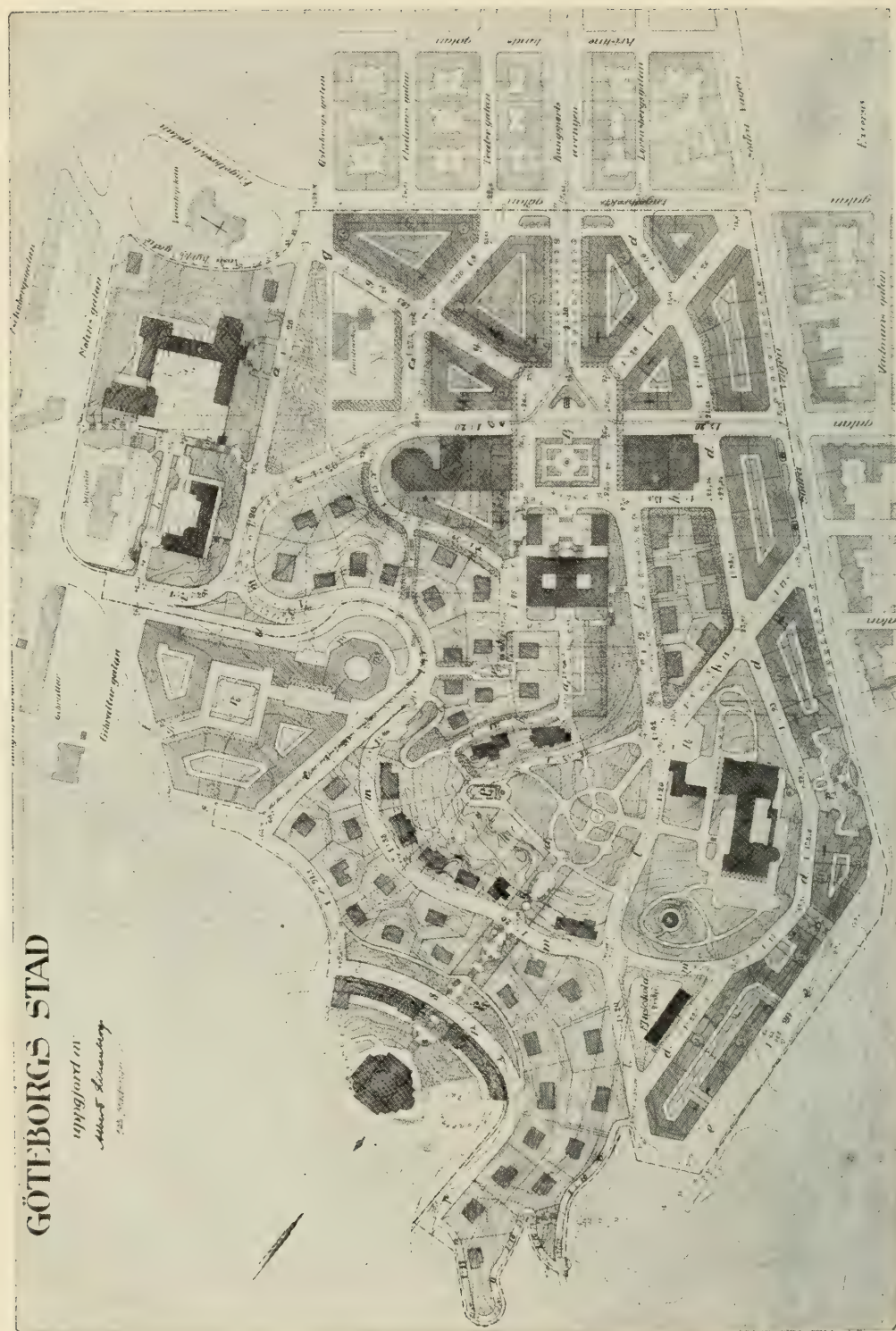
To a far greater extent than in England the towns of Sweden have been able to count upon the help and pecuniary support of public utility societies of different kinds. Industrial employers and philanthropic persons have invested capital in housing companies, which have erected working-class dwellings under municipal control with the help of State subsidies. During the War too there have been formed, especially in the largest towns, great co-operative housing



17. Views of the blocks of the Stockholm Co-operative Housing Association

GÖTEBORGS STAD

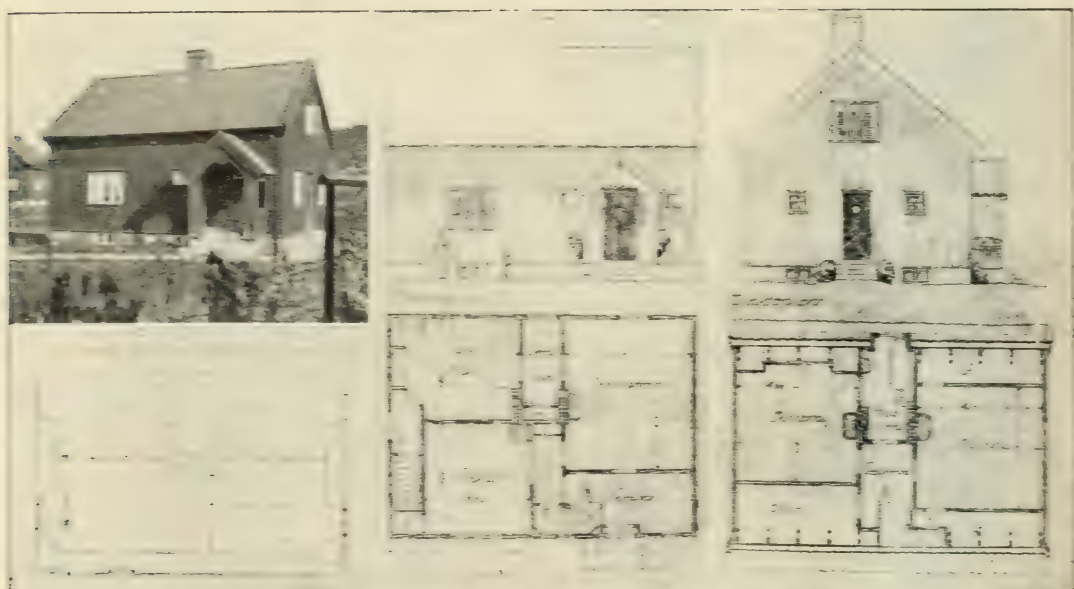
Prof. Dr. med.



18. Town planning scheme, Gothenburg.



19. Cottages from the municipalgarden cities, Stockholm.



26. Municipal cottage (Guthrie).

associations mainly designed on the same principles as the British co-partnership societies. The largest of these, as has been mentioned above in this pamphlet (p. 26), is the Stockholm Co-operative Housing Association, the members of which chiefly belong to the engineering trade in Stockholm.

The very comprehensive public utility activity which has thus grown up during the last few years under municipal auspices would not have been possible unless special sources of credit had been placed at its disposal. The great system of national insurance which was initiated in Sweden in 1913 is combined with the formation of a considerable National Insurance Fund, which is used, amongst other things, for making advances to the local government authorities, chiefly for purposes that promote public health. During and since the war there has been advanced out of this fund for communal or semi-communal house-building no less than about 30,000,000 kronor (about £ 1,666,000).

Owing to the relief to the municipal finances involved by the State's assumption of the greater part of the burden of the subsidies to building operations, the municipalities have further been enabled to devote their resources, *without* State subsidies, to direct municipal building activity. The largest towns in particular have built great masses of working-class dwellings which have often been model buildings from an architectural point of view.

The cost of all these municipal and semi-municipal buildings, whether subsidized by the State or only by the municipalities, during and since the War fall very little short of 100,000,000 kr. The aggregate number of new dwellings exceeds 8,000, while the number of rooms approaches 25,000. The City of Stockholm alone (410,000 inhabitants) has achieved building to the value of 32,000,000 kronor (£1,700,000).

The housing famine of these critical years has thus left behind it fruitful results in many respects. In all these new building enterprises close study has been devoted to the arrangement of working-class dwellings with regard to technical details of construction, to hygiene and to costs, and to their place in the Town Plan; and the younger generation of architects in Sweden has often achieved, as is shown by the illustrations in this pamphlet, very good and indeed model designs. In so doing they have been more and more influenced by native types of building from the Swedish urban architecture of older times. But special attention has also been given to modern work in England and Germany.

* * *

But the development of prices since the War has shown that the economic pre-conditions for the subvention policy so far followed have been erroneous. The cost of building has not fallen, but has on the contrary risen yet higher. It would seem to be unquestionable that the level of rents that may in the future make possible private building enterprise is bound to lie very considerably above the present level. As the financial resources of the State and of the municipalities in Sweden are not such that the public authorities can be expected for an indefinite time to undertake responsibility for a sufficient supply of dwellings, it will be necessary to re-arrange the subvention policy in such a way that it does not prevent, but rather facilitates, the raising of rents to an economic level. The grants hitherto made, which have assumed the form of capital subsidies, have naturally been connected with the condition that the rents should not be raised above the limit requisite to yield interest on two-thirds of the cost of building. As during the three years during which the subvention policy has been in force prices have continued

to rise without a break, rents have been fixed for the dwellings built during the first years which have now proved to be unnecessarily low. And this has thrown difficulties in the way of that transition to a higher level of rents which is an indefeasible condition for a resumption of the private production of dwellings.

These considerations have now led to a complete rearrangement of the Swedish subvention policy. In the comprehensive Housing Bill that the Government has laid before the Riksdag this year it has been proposed that the *capital subsidies* shall be replaced by *annual grants* sufficient to cover the loss on the new enterprises during a certain period of transition. This is following the same principle of policy as in England.

These annual grants are to be made on the following basis. Every builder is to be guaranteed interest for ten years on that part of his borrowed capital on which the rents obtainable the first time the dwellings are let prove to be unable to yield any return, the maximum being an amount corresponding to half the amount of the cost of building. The capital is as a rule obtained from a new State Housing Fund. The municipalities are still to conduct the local administration of the subvention policy. As regards the State they thus undertake responsibility for paying full interest on the loans after the lapse of ten years. Whether the municipalities in their turn will be able to shift this responsibility on to the private builders concerned must depend upon the agreements that the parties concerned may make with one another.

The new foundations of the subvention policy differ in certain important respects from those laid down in England by the legislation of 1919 (July). In the first place the period of transition is considerably longer, namely ten years, instead of seven years, as in England. The period of transition, in fact, has been fixed at the period during which

it may be supposed that rents will be able to rise to an economic level. As we hope that the responsibility for interest will be extended in most cases to two-thirds of the cost of building, the rise in rents during the period of transition should thus amount to about 50 %. The municipalities have further been freed from the obligation to take part in the annual outlay incurred under the subvention policy. Instead of that, they shoulder the final risk for the development of prices during the next ten years. If, contrary to expectation, the cost of building falls, the municipalities must be prepared to find a corresponding amount, so that at the close of the ten years they may be able to write off the excessive part of the cost of building. Finally the magnitude of the annual grants during the whole period of transition have been fixed from the outset, and not, as in England, been made dependent on annual agreements between the State and the municipalities. It has been considered more practical, in fact, that the builder should know clearly from the very start on what amounts he can reckon.

In certain cases, however, a capital subsidy may be preferable to annual grants. This would seem especially to be the case when the builder need not take large losses into account, whether this may be due to the fact that he builds unusually cheaply or he can hire out dwellings unusually dear, that is to say, when it is a question of large flats for the well-to-do classes. If in such cases there is any question of grants at all, they ought to be given in such a form that neither State nor municipality need support the undertaking for so long a period as ten years. This requirement has, it is hoped, been met by giving the builder the option of receiving in a lump sum the capital value of the ten years' freedom from responsibility for interest to which he may be entitled.

The Government has further planned to give to the new subvention policy far greater scope than that essayed during the War. The point at issue now, in its opinion, is not only — as during the War — to render possible the absolutely essential increment of small dwellings, but also, as far as possible, to make good the shortage that has arisen in consequence of the restriction of the building trade during the war. Accordingly the Government has made provision for the State-supported construction of 40,000 rooms, distributed over five years — that is to say, 8,000 rooms a year. Such an extensive output, however, demands special measures to procure the necessary capital. The cost of building may, at a low estimate, be reckoned at 240,000,000 kronor (£13,333,000). Of this amount it is considered that the municipalities ought to be able to get together 140,000,000 kr., on the general money market. The remaining 100,000,000 kr. the State itself is to provide by a special Housing Fund formed for the purpose. According to the new principles for the subvention policy a smaller or greater part of the loans from this fund will be running without interest for the next ten years.

Alongside of this State-subsidized building activity, which is to be carried on under the immediate guidance and control of the municipalities, the State is also planning a comprehensive housing program for its own employees. The Swedish Government has long been wont to provide dwellings for its officials to a very great extent. During the last few years the State has built at least 1,000 rooms a year for this purpose. The Government now proposes that this number shall be doubled. During the next five years, therefore, in addition to the above-mentioned 40,000 rooms, there will be built 10,000 rooms in the form of dwellings for officials. Half of the cost of this, 30,000,000 kr., is to be met by a special grant by the Riksdag, while the

other half would be taken from the surplus funds of the different branches of the administration.

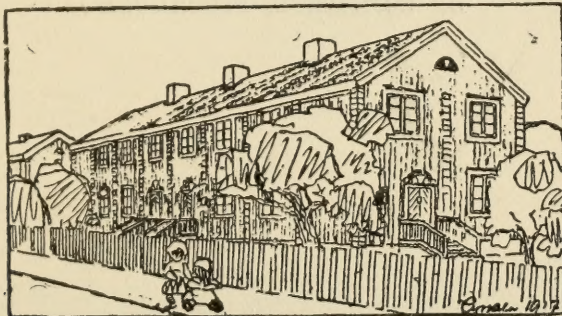
Finally we may devote a few words to the form under which the housing policy of the State has been administered during the War. The Government subvention policy has been managed by a bureau under the immediate superintendence of the Home Secretary. Its function, however, has been limited to the purely financial examination of the applications that have come in. There has been no detailed investigation of the undertakings subsidized from a structural and architectural point of view. About a month after the applications have been handed in, the municipalities concerned have learnt on what subsidy they could count; and the further control of the building work has been conducted under simple forms which give little trouble to the municipalities. In planning and administering the housing policy the Government has closely cooperated with the Swedish Association of Municipal Corporations, an active and enterprising organization embracing practically the whole urban population of Sweden. This association has instituted a Central Housing Council which reports to the Government on all questions of principle arising during the administration of the new housing laws. It has also laid down the outlines of the subvention policy which is now under the consideration of the Riksdag.

In the main we are content in Sweden with forms that are anything but bureaucratic for the housing administration of the State. No abuses have occurred of the liberty accorded to the municipalities; and the high architectural standard attained by most of the subsidized undertakings also shows that the State has been able to rely upon the sound judgement and practical knowledge of the municipal authorities.

In the new building activity contemplated, however, it

has been considered that certain definite minimum rules should be set up with regard to the arrangement of working-class dwellings from an architectural and hygienic standpoint. For this purpose the Government has appointed a special committee, which however has not yet issued its report. A rational solution of the problem of planning workers' dwellings in Sweden is of so much the more consequence because the area which can be allowed for a normal working-class dwelling is greatly limited by economic considerations. This restriction has chiefly made itself felt with regard to the space for lavatory and laundry purposes. It is believed that the committee just mentioned intends to propose, amongst other things, that every State-subsidized workman's dwelling shall hereafter include a lavatory (containing a W.C. and washing arrangements), fitted in a practical and convenient manner.

The Government's proposals, thus briefly summarized, have not yet passed through the Riksdag at the time of writing. It cannot be denied that the recent extraordinary difficulties on the labour market, which have been steadily growing during the spring, have cast a dark shadow over the immediate prospects of the public utility production of dwellings. It is by no means impossible that it will be necessary to cut down subsidized operations, as every forcing of the production of dwellings beyond the practical possibilities of the moment, in the form of materials and labour, is merely calculated to send up prices further and in the long run to render difficult and postpone the necessary return to the state of economic equilibrium in the housing market.



View of municipal dwellings, Uppsala.

POPULATION OF SWEDEN (³¹/₁₂ 1918).

Rural districts	4,155,986
Urban »	<u>1,657,864</u>
Total	5,813,850

CITIES WITH 30,000 OR MORE INHABITANTS:

Stockholm	408,456
Gothenburg	197,421
Malmö	110,459
Norrköping	56,872
Hälsingborg	44,261
Gävle	36,194
Örebro	34,861
Eskilstuna	30,354

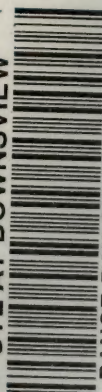
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